

# homefocus

SEPT/OCT 2012

Architectural Designer  
**CHARLIE LUXTON**

'It's not just about an affordable home, it's about affordable living as well...'

'Getting our own home has meant everything to us...'  
*say the Hallman family*



**FANTASTIC  
OPTIONS FOR  
FIRST TIME  
BUYERS**

**GET ON THE  
HOUSING  
LADDER**

*Shared ownership  
and FirstBuy  
explained*

**GREAT HOMES  
IN GREAT  
LOCATIONS**



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**FROM HOUSE HUNTING TO HOUSE WARMING**

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Hyde New Homes makes the experience of buying your first home easy with a choice of new homes available through the Shared Ownership scheme. It's simple, you buy a share of the property and pay a subsidised rent on the remainder.

Terms and conditions apply. Prices correct at time of going to print, August 2012. Hyde New Homes is part of The Hyde Group.

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house  
hunting  
to  
house  
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# Stylish living at affordable prices

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\* Subsidised rent on the remaining share

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to home ownership in London



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For more information please contact us on

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[homebuy@sanctuary-housing.co.uk](mailto:homebuy@sanctuary-housing.co.uk)

 **Sanctuary  
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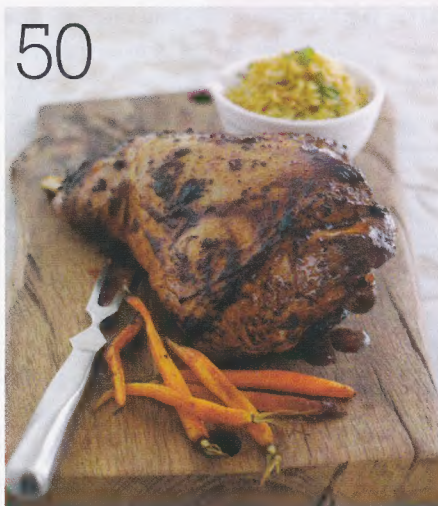


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Grab yourself tickets to this autumn's Grand Designs and BBC Good Food shows

WIN

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add us as a friend and send us a message  
or have a quick chat

### TWITTER:

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\* Texts cost only your standard message rate - no premium charge!

# GET IN TOUCH...

**So you've picked up your copy of homefocus in search of an affordable home hoping we can help. Well, you're in luck!**

We've got everything from one-bedroom apartments in London to three-bedroom family homes in the country, as well as an explanation of low cost home ownership and all the schemes that exist to give you a helping hand to get on the housing ladder. There's legal and financial advice, the stories of people like you who've made the leap to buying their own home, and a few tips on how to decorate your new pad, and there's even more on our website, including past articles and celebrity interviews...

So while we think everything you need is right here in homefocus, we're always happy to go a bit further to help our readers find the home of their dreams.

What that means is that if you've got a question you just have to ask – or you want to know more about the buying a home in your area, or about the legal or financial side of things – just GET IN TOUCH and we'll make sure you leave us happy!

And don't forget, we love feedback! So if homefocus has helped you find out more about buying your own place, or if there's an issue you think we should cover, let us know!

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\*Texts cost only your standard message rate, no premium charge!

# homefocus

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Homes &  
Communities  
Agency

Supports the aims of homefocus

# HOPES AND FEARS...

While I was watching an old re-run of 'Only Fools and Horses' the other night, it struck me how important hope is to all of us. 'This time next year, we'll be millionaires...' says Del over and over. He had genuine hope that this may one day be true (and one day, thanks to the power of television, it was!)

Well, we can't make all of our readers millionaires, no matter how much we'd like to. And hopes like that aren't particularly realistic, even though Del tried over and over to make his dreams come true, to great comic effect.

But we all have hopes that are more achievable, even if they don't always feel like they are. Like owning our own home. If you've picked up this issue of homefocus when it's just come out, there's probably around three or four months to go until 'next year'. So what could you do in that time? Assuming you don't win the lottery, becoming a millionaire is probably out of the question. But owning a home? You could, just about, still do it. Spot the perfect place in our property pages, and if you've already got your deposit sorted you could feasibly be warming your toes on your OWN radiators when Big Ben rings in 2013. Not quite got the finances sorted? Check out some of the 5% only deposit offers and you could be well on the way to

being a home owner by 'this time next year'.

Hope is the thing that makes you take the first step to achieving your dreams. Fear is the thing that stops you. If you really want to own a home, then low cost home ownership is a great opportunity. It might mean knuckling down and saving for a deposit, giving up a few things for the short term, biting the bullet and doing the scary 'grown up' things like getting a mortgage, but the opportunity is there. If you don't try – if you let fear get in the way – then all you have are empty dreams. And unlike Del-boy, you won't have a brilliant writer to script you the perfect ending. You might think that the people in our case histories have been lucky to be in the position they're in, but they're not. They're ordinary people – people just like you. And they made their own luck.

So...what are you going to do? Let fear get the better of you, or turn your hopes into reality?

*Suzzy*

Suzanne Boyce • Editor

## Discover shared ownership and get on the ladder!

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No deposit? No worries - we can help

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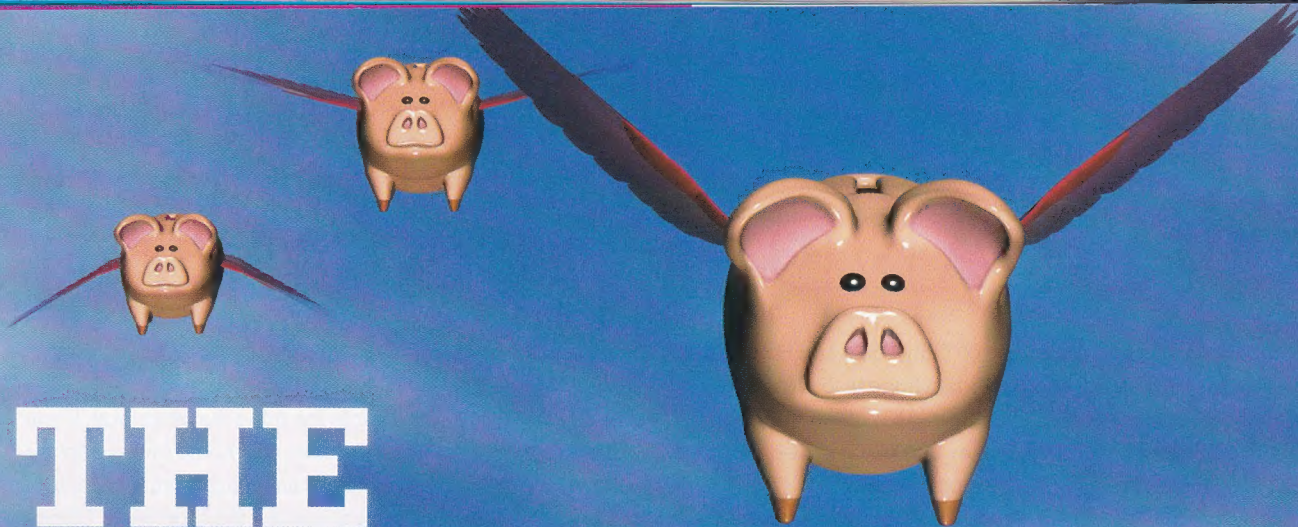
**Oakdale, Par Four Lane, off the A48 Lydney  
Bypass, Lydney GL15 5GX**



**Bromford  
Homes**



\*Prices equate to a 25% share, monthly rent and service charges also apply. Share purchases between 25% and 75% subject to HCA & Bromford Homes criteria. 5% deposit paid on share price up to a maximum of £2,000. Offers available on selected plots. Subject to terms and conditions. Prices correct at time of going to press.



# THE IMPOSSIBLE DREAM?

## You really CAN buy a home of your own...

**A** recent report from the English Housing Survey found that well over half of those people who are currently privately renting their home would prefer to be home owners. So it looks like an Englishman's home is still his castle.

Owning your own place gives you a real sense that you're investing in yourself and your family's future. It's a chance to put down roots, and we all need roots to thrive, don't we?

If you're part of the majority who'd love get on the housing ladder, but reckon pigs might fly before you could ever afford to buy a home of your own, then you might be surprised to learn that there are schemes which aim to help you do just that. And far from being more expensive than renting, buying your home through these schemes often works out to cost you less per month than renting privately. Sometimes, a LOT less...

The schemes are collectively called Low Cost Home Ownership (LCHO) and buying through one of these could be just what you need to get you out of a rental place and through your own front door.

And because LCHO makes home ownership much, MUCH more affordable for most people, buying this way means you can afford to have a life, as well as somewhere to live it from!

Sounds too good to be true? After all, there's STILL talk of recession, the media STILL seem to be banging on about how hard it is to get a mortgage and the need for a huge deposit. And homes in your area are STILL priced out of your reach.

Well, with LCHO you can buy a share of your home, or only pay for a percentage at the outset. That means your mortgage will be less, and the deposit you need will be smaller too.

Don't believe us? Take a look at the comparative figures on page 46-47 for buying or renting homes around the country. And when you're checking out some of the fabulous properties available through LCHO in our regional property sections from page 12, we've also given estimated monthly costs – so you can compare them with what you're paying now, or what you might have to pay to rent a similar property, and have an idea of what you COULD be paying each month to own a home of your own...

### First port of call...

The key to finding a home through LCHO is your Local HomeBuy Agent. These are organisations appointed by the government to promote and co-ordinate LCHO in a particular area – think of them as the LCHO 'one stop shop'. There's a list of who they are and what areas they cover on page 54. Your HomeBuy Agent will deal with your application so you don't need to contact every housing association in your area, and they'll have full details of every new government-backed LCHO home on their patch. So they're perfectly positioned to help you get on the housing ladder.

### Safe as houses...

The majority of LCHO schemes are backed by the government, so you can be sure that the help you receive will be there for the long-term. And unlike renting privately, where your landlord could decide not to renew your tenancy even if you've paid your rent on the dot, LCHO means your home will always be there for you (as long as you pay the bills, of course!). So you and your family can really start to put down roots.

### Moving on up...

Once you've found your home through LCHO the schemes are flexible enough to suit you as your circumstances alter. You can buy more of your home until in most cases you own it outright – this is called staircasing. And when you come to sell, your HomeBuy Agent will have a ready-made list of potential buyers in your area. People who are in the position you're in now – ready to become home owners for the first time.

### Two ways to help...

There are two basic types of LCHO scheme – shared ownership and equity loans. Both will help you get into a place of your own and the one you choose depends on your particular circumstances – though there's no guarantee that there will be both options available at any one development. There are more details of the schemes on the next two pages, but essentially they are:

### Shared ownership

Also known as part buy/part rent. This works by allowing you to buy a share of your home and pay a subsidised, less than market rent on the remainder, which is owned by a housing association.

### Equity loans

You own 100% of your home, but only have to cover a percentage of the cost with your mortgage and deposit, and can defer the rest for a while as it's covered by an equity loan. There's nothing to pay on the equity loan for a few years, and the scheme you choose will determine whether you pay any interest after this and when you have to pay the loan back.

### Is LCHO for you?

Maybe you've already heard of LCHO but thought 'I'm not that lucky. It'll be for people with particular jobs, or with particular needs.' Maybe you've even thought it's social housing by a different name and you've never really thought of yourself as someone who 'needs help'. Well, you couldn't be more wrong. It's home ownership, make no bones about it, and you'll take on all the responsibilities, and have all the benefits, that go with it. It's an opportunity to get on the housing ladder when circumstances mean you've been priced out of the market in your area. Essentially, if you're a first time buyer, can't afford to buy the home you need, and your household income is less than £60,000 per year (more in London - up to £64,300 if you're looking for one or two bedrooms, and £77,200 for three bedrooms or more) chances are you're eligible. And if you'd heard that LCHO was just for 'key workers' such as nurses, firefighters and police officers, think again. LCHO is designed for a whole range of people, with any occupation - singles, couples, families, sharers, siblings, newly separated or just married. Under 25 or over 55. So...

### You ARE eligible for the schemes if...

- You can't otherwise afford to buy a suitable home in the area you need and want to live in
- You're a first time buyer\*
- You need to buy a home of your own for the first time, for example after a relationship split
- You have a household income of less than £60,000 per year (or £64,300/£77,200 in London). That includes everyone who's going to be buying with you
- You have a good credit rating (no CCJs) and are not in rent arrears
- You have enough saved for your deposit, plus the costs associated with buying your home, such as mortgage and legal fees

### You COULD be eligible if...

- You've owned a home in the past, but don't currently own one
- You own your own home but it's too small for your family's needs - for example you have two children in a one-bedroom apartment - and you can't afford to buy something bigger
- You're not working full time (You'll have to demonstrate that you have enough income to cover your housing and living costs). You might be able to count long-term benefits towards your affordability assessment too.
- You don't need a mortgage (for example if you have money

from the sale of a previous home after a relationship split and use that to buy your share outright). Again, you'll have to show you have enough coming in to cover the rest of your costs, but you could be able to pay the rent on the remaining share through housing benefit

### You're NOT eligible if...

- You already own a home that you're living in and it's adequate for your needs
- You can already afford to buy a suitable home in your area
- You want to buy a property to rent out. LCHO funding is there to help people buy a home, not become a landlord
- You already own a home but want to help your adult child or children to get on the ladder. It's your children who would have to be eligible - but you can still help them with their deposit!

### An average salary could well be enough...

Buying a home is an expensive business, there's no getting away from it. But so is renting a home. You'll have to have enough coming in to pay for your housing costs and your life as well. So your HomeBuy Agent will put you through what's known as an 'affordability assessment' to check how much you can afford. After all, it's in no one's interest if you can't afford to pay for your home. You'll be asked to buy the highest percentage of your home that your assessment shows you can reasonably keep up the payments on - but don't worry, you won't be squeezed until you squeak!

A recent survey showed that nearly a quarter of people who bought through shared ownership had a household income of less than £20,000. If you want to buy in an expensive area, such as London, you'll obviously need to earn more, but nothing like the amount you'd need if you were buying in the usual way or even renting privately.

### A word about mortgages...

You might read in the papers that it's hard for first time buyers to get a mortgage, but that's actually LESS true if you're buying through LCHO.

The LCHO industry has been working hard to encourage lenders and make sure that there are specialist mortgages available. Many housing associations even have links with lenders and have negotiated special rates for their buyers, so it's worth asking when you find a home you love. Plus, as an LCHO buyer you're statistically less likely to get into mortgage difficulties than other buyers, which makes you a good candidate for lending.

In fact, LCHO buyers are currently MORE likely to be able to get a 95% get a 95% mortgage than other first time buyers. Encouraging, isn't it?



**Sounds good?** Then check out the schemes in more detail on the next two pages and read on. If you thought that home ownership was going to be forever out of reach, you might just find that LCHO helps you get those pigs taxi-ing down the runway after all!



# SCHEMES TO SUIT YOUR DREAMS...

There's more than one way to get yourself on the housing ladder, even if you thought it was beyond your reach. This page gives you an at-a-glance guide to all the Low Cost Home Ownership (LCHO) schemes on offer...

Scheme type	Shared ownership		
Scheme name	Shared ownership	Resales	HomeBuy Direct
THE BASICS	You buy the share of your home you can afford (between 25% and 75%) and pay a subsidised rent on the remainder. You can buy more shares until in most cases you own 100% of your home. You may see shared ownership referred to as part buy/part rent.	These are properties that have already been bought through shared ownership in the past, and where the owners are now looking to sell their share and move on. You buy the share they are selling and pay a subsidised rent on the remainder. You might see resales referred to as 'existing shared ownership' in London.	Available on selected new-build properties. You buy 100% of your home but only have to cover 70% with your mortgage and deposit. The remainder is covered by equity loan funded jointly by the government and housing developer. There's nothing to pay on the loan for five years, which there's a small charge which increases each year.
RIGHT FOR YOU?	Ideal if you live in an area where prices are high as you only need to buy the percentage you can afford (just as long as it's over 25%), so you need a smaller mortgage. It's also perfect if you don't have much in the way of savings as you only need to find the deposit for the share you're buying.	Not limited to recently-built homes so properties are likely to be in established communities and you may have a wider choice of styles. There could be more flexibility with regards to who is eligible. There's more about resales on pages 40-41.	Ideal if you're 'almost there' in terms of what you can afford, or want somewhere with growing room. It will suit you for a while longer – for example if you're planning an addition to the family. A lot of mortgage lenders count the equity loan towards the deposit, so you may only have to come up with 5% of the share you're paying for.
NOT FOR YOU?	As with the most of the schemes on these pages, the properties are all new-builds, which might not be to your taste if you're looking for period features, though some are conversions of older buildings.	You're unlikely to be able to buy a smaller share than the previous owners are selling, though it may be possible to buy more. And you're buying someone else's taste in décor – though it's fun to change it!	There's a limited number of homes available through HomeBuy Direct. No more funding planned, so you need to check with your HomeBuy agent to see what's on offer in your area.
	BUY FROM JUST 25%	WIDE CHOICE	LIMITED AVAILABILITY

**WANT MORE INFORMATION?** Call homefocus on 01622 772407, Text us on 07582 252031\*, Facebook

Finding the right LCHO scheme for you can be a bit daunting, so here's our guide to the schemes. First of all, we need to ask you one question to set you on the right road...

## What percentage of the home you need do you think you could buy with your deposit and mortgage?

### Between 25% and 75%

Shared ownership could be your route to home ownership...

### At least 70%

Looks like an equity loan scheme could be the right path for you...

### I haven't got enough for a deposit yet

Time to start saving! Or take a look around for a try before you buy option...

## Look for the logo!

For most of England, the government-backed schemes will have the HomeBuy logo - so wherever you see it, you'll know that there are LCHO options available.



In London you should look for the First Steps logo!



But don't worry, wherever you are in the country, the information in homefocus is all relevant!

Equity loans		Try before you buy	Mortgage Guarantee
FirstBuy	Developers' own schemes	Rent to Buy	NewBuy
Available on selected new-build properties. You buy 100% of your home but only have to pay for 80% initially - and you only need 5% as a deposit. The rest is covered by equity loans from the government and developer. There's nothing to pay on these for five years, after which there's a small interest charge.	Many private housing developers have their own equity loan scheme, and the details vary but in general you pay for between 70% and 85% of the value of your property, and the rest is covered by an equity loan. There's often nothing to pay for this loan, but you're expected to buy the remaining equity within ten years.	This is available on selected new developments and gives you the opportunity to rent the home you wish to buy at a reduced rate, on the understanding that you'll buy it through shared ownership within a specific time.	This is a new scheme from the government, which will allow you to buy a newly-built home with just a 5% deposit. The scheme is run through housing developers, so you'll find it available at some new developments.
Like its predecessor HomeBuy Direct, FirstBuy is great if you can almost afford your home but need a bit of help, and don't have a thumping great deposit to start you off. Only having to find a 5% deposit removes a huge hurdle for many people. There's more about FirstBuy on pages 44-45.	Good for anyone who is confident of their ability to buy the remaining equity within the timescale they need to. In addition, the eligibility criteria might be less strict.	Perfect if you can demonstrate that you could afford to buy 25% of your home, but are not in a position to do so straight away - for example you earn enough for a mortgage but don't have a deposit saved. It gives you a chance to put down roots and move into your new home sooner.	It's perfect for you if you can afford the mortgage for 95% of your home, but don't have more than a 5% deposit. So you can get on the housing ladder without having to save for ages to boost your deposit. If you earn too much for other LCHO schemes you might be able to buy through NewBuy.
You still have to be able to afford 80% of your home with your mortgage and deposit.	You have to approach each developer individually as they don't need to advertise their homes through the HomeBuy Agent. But if there's a new development going up in your area that takes your fancy, it's always worth asking about an equity loan scheme.	There are very few Rent to Buy properties available, and no more planned. You have to be disciplined to use the 20% discount on your rent to save for your deposit.	Not available in conjunction with other LCHO schemes.
LESS DEPOSIT NEEDED	ASK THE DEVELOPER	SAVE TO BUY YOUR HOME	JUST A 5% DEPOSIT

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# London life



**Looking for a home in the capital? Fed up with super-high rental prices or tired of commuting? This is the section for you. Check out some of the great affordable homes on offer here, then turn to our property listings from page 56 to see what else is available. Our London directory on pages 60-61 can also give you all the contacts you need...**

## FOUNTAIN PARK

**One, two and three-bedroom homes in Stanmore from £75,000 for 40%**

North London in general, and leafy Stanmore in particular, might feel out of reach to many first time buyers. But the next phase of shared ownership homes at the stunning Fountain Park development has recently been released. Bletchley Court offers a range of one, two and three-bedroom homes set within beautifully landscaped grounds with fountains and lakes.

Perfect for commuters, the sought-after development is within easy walking distance of Canons Park underground station on the Jubilee Line, and is also close enough to the North Circular, M25 and M1 to offer excellent road links

for those who travel further afield. The local transport network offers buses and cycle routes. There's also a car club on the development, for drivers who don't normally keep their own vehicle but have the occasional need for car.

Aimed at individuals, couples and growing families, the homes at Bletchley Court offer the best of city and country life. The local area is a leafy suburb with a wide range of outdoor activities, parks and golf courses. There are plenty of cafes, bars and restaurants nearby, while shopaholics will find that the development

is close enough to local stores and to Brent Cross shopping centre to satisfy the need for a spot of retail therapy.

All of the homes feature a quality fitted kitchen with a range of built-in appliances including an oven, hob and extractor, and an integrated fridge/freezer. There's also a freestanding washing machine. To further cut down on your moving-in costs, the living, kitchen and hall areas have classy oak laminate flooring. Bathrooms and en-suites have ceramic floor tiles and there's cosy neutral carpet in the bedrooms to keep toes warm on chilly mornings.

Prices at Bletchley Court start from £75,000 for a 40% share of a one-bedroom apartment. Similar shares of larger two or three-bedroom apartments can be purchased from just £104,000 and £150,750 respectively.

**One-bedroom apartment** • Full value: £187,500 • Minimum share: 40% • Cost of share: £75,000  
5% deposit: £3,750 • Mortgage on share\*: £452 • Rent for remainder\*\*: £257 • **Total costs: £709 pcm**

**Interested?** Getting the information you're after can be quick and easy. Just give us your details once and we'll ask the organisations you want to know about (and ONLY the organisations you want to know about\*\*\*) to contact you with information about their developments. Just call us on 01622 772407, text# on 07582 252031 or e-mail us at [property@homefocusmagazine.co.uk](mailto:property@homefocusmagazine.co.uk) – remember to include your name and the name of the development or developments you're interested in. Quicker still is going to the hot properties section of our website at [www.homefocusmagazine.co.uk](http://www.homefocusmagazine.co.uk) and clicking on the link alongside the property you're interested in.

\* Approximate figures only, assuming a 25 year mortgage at 6% \*\* Assuming rent at 2.75% of the share you don't own, per year  
\*\*\* We may get back to you and ask a few relevant questions to help direct your enquiry to the right organisations, but we'll only pass your details on to those you want to hear from \* Texts cost only your standard message rate – no premium charges!

## NEW HENDON VILLAGE

**Hendon from £45,500 for 25%**

First time buyers in Hendon are being offered a wide range of opportunities to get on the housing ladder at Genesis Homes' New Hendon Village. Both shared ownership and FirstBuy are available.



Set within attractive parkland, alongside new retail and leisure facilities and improved transport links, the one and two-bedroom apartments at New Hendon Village feature stylish interiors with floor to ceiling glazing in the living areas. Each apartment has private outdoor space in the form of a terrace, balcony or courtyard garden. Kitchens feature solid granite worktops and a full range of integrated appliances.

The development is close to Colindale Underground station and stands at the head of the newly landscaped Heybourne Park.

### One-bedroom shared ownership apartment

Full value: £182,000 • Minimum share: 25% • Cost of share: £45,500  
5% deposit: £2,275 • Mortgage on share\*: £274  
Rent on remaining share\*\*: £313 • **Total costs: £587**

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## THE MOVE

**St John's Wood from £75,000 for 25%**

The Move is a development of one and two-bedroom apartments available for shared ownership from Origin Housing. Designed by architects Levitt Bernstein, the 'floating' blocks come with frosted glass encased balconies.



The striking black and white gloss kitchens come complete with a range of integrated appliances including hob and hood, dishwasher, washer/dryer and fridge/freezer. All of the homes have a secure video entry system.

The Move is adjacent to South Hampstead rail station, with Euston just ten minutes away. Swiss Cottage Underground is also within walking distance. The chic local shops, boutiques and restaurants of St John's Wood are a short walk away.

### One-bedroom apartment

Full value: £300,000 • Minimum share: 25% • Cost of share: £75,000  
5% deposit: £3,750 • Mortgage on share\*: £452  
Rent on remaining share\*\*: £516 • **Total costs: £968**

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## RELIANCE WHARF

**Hackney from £71,000 for 25%**

On the borders of Hoxton and DeBeauvoir Town, Reliance Wharf is a development of one, two and four-bedroom apartments available for shared ownership from Metropolitan



Home Ownership. The spacious apartments offer contemporary décor and include balconies, en-suite bathrooms and utility rooms. Kitchens feature fully integrated appliances including oven, hob, extractor and fridge/freezer. There's oak veneer flooring to living rooms, kitchens and halls, while bedrooms are already carpeted. Outside, there's a gated landscaped courtyard and cycle storage. 25% shares of one, two or four-bedroom apartments start from just £71,000, £112,000 and £142,500 respectively.

### One-bedroom apartment

Full value: £284,000 • Minimum share: 25% • Cost of share: £71,000  
5% deposit: £3,550 • Mortgage on share\*: £428 • Rent for remainder\*\*: £488  
**Total costs: £916**

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## HALE VILLAGE & TOTTENHAM TOWN HALL

**Tottenham from £49,000 for 35%**

Only a few one and two-bedroom shared ownership apartments remain at Newlon's impressive Hale Village development, but for those who fear they might have missed the opportunity to get on the housing ladder in



the area, the good news is that more apartments will be available at Tottenham Town Hall in the spring. So if you need a little more time to get your deposit and mortgage together, shared ownership could still be a great opportunity for you in 2013.

All of the apartments are built to the highest standards, with energy efficient features and careful space planning. Large windows let the light flood in. The high quality kitchens feature a range of built-in appliances.

### One-bedroom apartment

Full value: £140,000 • Minimum share: 35% • Cost of share: £49,000  
5% deposit: £2,450 • Mortgage on share\*: £295  
Rent on remaining share\*\*: £209 • **Total costs: £504**

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## Paul Nicklin

<b>Previous situation:</b>	Renting privately
<b>Scheme:</b>	Shared ownership
<b>Location:</b>	Euston Road, N1
<b>Provider:</b>	Origin Housing
<b>HomeBuy Agent:</b>	FirstSteps™

*'I assumed that there had to be a catch – but there wasn't!'*

**P**aul Nicklin, an Online Operations Manager for BT, moved into his two-bedroom shared ownership apartment at Churchway at the former UNISON headquarters last summer, and hasn't regretted his decision to buy a home in any way.

'There was no way I could afford to buy a home in central London, but when I first found out about shared ownership I must admit I was slightly cynical,' says Paul. 'I just assumed there had to be a catch somewhere – but there wasn't! Once I'd registered with First Steps I was really pleasantly surprised, and the process was

far more straightforward than I had first anticipated.'

Paul was delighted to find that he was eligible for shared ownership, and that there were several developments in his chosen area.

'I initially looked at another Origin Housing development on Whitfield Street, but it wasn't quite right,' he admits. 'Once I saw the Churchway development online, though, I knew there was a very good chance it was the place for me.'

'I expressed an interest via the Origin website and was invited for a viewing almost immediately,' he adds. 'When I

went to have a look, I was very impressed as to what I could afford for my money – and then it was just a case of filling out the paperwork and I was offered the apartment!'

As someone who really wanted to live in the heart of the city, Paul couldn't be happier with his new apartment.

'My main criterion was location, and at Churchway I am right in the centre of London,' he explains. 'Everything is right on my doorstep. I've got my own place at last and I haven't even had to compromise on space or location, so I'm definitely not cynical about shared ownership now!'

**More like this?** If you're looking for more homes in the London, why not get in touch and let homefocus help you? Ring us on 01622 772407, text\* us on 07582 252031, or e-mail [info@homefocusmagazine.co.uk](mailto:info@homefocusmagazine.co.uk) and let us know what you're looking for.

\* Texts cost only your standard message rate - no premium charge!

## THE CITY MILLS

**Haggerston from £89,250**

The City Mills is an exciting new development of shared ownership properties in the heart of Haggerston, E8, available from L&Q. At the heart of Haggerston's regeneration, The City Mills offers the chance to be a part of a revived and vibrant community.



and enjoy everything its central location has to offer. There's a range of homes, from one-bedroom apartments to three or four-bedroom family homes with garden access.

The City Mills homes offer oak hardwood flooring in the lounge, hall and bedrooms. Master bedrooms have built-in wardrobes and the kitchens feature a built-in oven, hob and extractor, plus fridge/freezer, dishwasher and washing machine. The development will be landscaped to feature tree-lined pedestrian walkways, parks and play areas for children.

### One-bedroom apartment

Full value: £255,000 • Minimum share: 35% • Cost of share: £89,250  
5% deposit: £4,463 • Mortgage on share\*: £538  
Rent on remaining share\*\*: £380 • **Total costs: £918**

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## CAMBRIDGE YARD

**Hanwell, W7 from £52,250 for 25%**

Cambridge Yard is a development of one-bedroom apartments and two-bedroom maisonettes available for shared ownership from Genesis Homes. Set



in the city village of Hanwell, the homes have a quiet location yet are less than two miles from the bustle of Ealing Broadway.

Each new home has floor-to-ceiling windows in the open-plan living/dining/kitchen area which ensure a light and airy feel. Kitchen appliances include an electric hob and extractor, washer/dryer and fridge/freezer. Many of the properties also have fitted wardrobes in the master bedroom, and the bedroom and living areas are carpeted throughout. Residents will also have underground car parking and cycle storage.

### One-bedroom apartment

Full value: £209,000 • Minimum share: 25% • Cost of share: £52,250  
5% deposit: £1,306 • Mortgage on share\*: £274  
Rent on remaining share\*\*: £160 • **Total costs: £674**

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## BOYD WAY

**Kidbrooke from £98,750**

Kidbrooke Village is a very large development which will boast acres of parkland and facilities such as schools and a health centre. And for those who thought that all this was well out of their price range, Southern Home Ownership have a handful of three-bedroom family houses with gardens, all available through shared ownership.



Thoughtfully designed, the houses' high eco standards mean they're affordable to run as well as to buy. Kitchens include a fitted oven, hob and extractor, plus integrated fridge/freezer and dishwasher, and a washer/dryer. To further reduce moving in costs, the living areas feature laminate flooring, while bedrooms have neutral carpets.

The development itself features plenty of green space – often at a premium for city-dwellers. And yet the surrounding area is a dream for shoppers.

### Three-bedroom house

Full value: £395,000 • Minimum share: 25% • Cost of share: £98,750  
5% deposit: £4,938 • Mortgage on share\*: £595  
Rent on remaining share\*\*: £679 • **Total costs: £1,274**

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## VIVO

**Stepney – prices to be confirmed**

Vivo is a development of one, two and three-bedroom contemporary apartments to be available through shared ownership and equity loan



schemes from East Thames and First Base.

All of the apartments feature an open plan living/dining and kitchen area to maximise socialising space, with large picture windows to draw the light in. Each property has a balcony or terrace to add a spot of alfresco to your life, with several of the homes overlooking the development's landscaped gardens.

Every home at Vivo is highly insulated, with a heat recovery system to save energy. Underfloor heating throughout provides a spot of luxury, and gives you the freedom to design your furniture layout free from the restrictions of conventional radiators.

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## INSPIRE

**Islington from £83,750 for 25%**

In5pire is a brand new development of one and two-bedroom apartments available from Origin Housing. Set in a highly sought-after location



just a short walk from the shops, boutiques and restaurants of fashionable Upper Street, the development has Highbury & Islington Underground station nearby. The homes feature floor-to-ceiling windows to allow light to flood in. Kitchens have a range of built-in appliances including hob, extractor hood, washer/dryer, fridge/freezer and dishwasher. Every property comes with a private balcony or terrace for valuable outside space, and there's a video entry system and communal cycle store.

### One-bedroom apartment

Full value: £335,000 • Minimum share: 25% • Cost of share: £83,750  
5% deposit: £4,188 • Mortgage on share\*: £505 • Rent for remainder\*\*: £576  
**Total costs: £1,080**

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## REPTON HOUSE

**Highams Park from £57,750 for 35%**

If you'd like the chance to live in a place with a city village atmosphere, yet with fast access to central London, Repton House at Highams Park could be just the place you're looking for. This major new development marks the



regeneration of an eleven acre site, and a few lucky people will be able to buy a one or two-bedroom shared ownership apartment through Islington and Shoreditch Housing Association.

Located in a bright, four-story building each of these energy efficient homes enjoys a high quality specification. Kitchens appliances are fully integrated for a sleek look and include oven, hob and extractor, washer/dryer, fridge/freezer and even a dishwasher. All of the apartments have carpets in the bedrooms and stylish, easy maintenance laminate in the living areas.

### One-bedroom apartment

Full value: £165,000 • Minimum share: 35% • Cost of share: £57,750  
5% deposit: £2,888 • Mortgage on share\*: £348  
Rent on remaining share\*\*: £246 • **Total costs: £594**

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## INNOVA PARK

**Enfield from £43,750 for 25%**

The latest phase of one and two-bedroom apartments at Innova Park has recently been released for both shared ownership and rent to buy options, from Circle Living. The development is well located for the



shopping, leisure and travel facilities of Enfield, which also offers a wealth of open spaces.

All of the apartments have been designed to the highest standards, with modern fully fitted kitchens and a range of appliances. Outside, the development has extensive landscaped grounds, and there is allocated parking available for each apartment.

A 25% share of a one-bedroom house is £43,750, while the same share of a two-bedroom home is £57,000.

### Two-bedroom apartment

Full value: £175,000 • Minimum share: 25% • Cost of share: £43,750  
5% deposit: £2,188 • Mortgage on share\*: £264  
Rent for remainder\*\*: £301 • **Total costs: £565**

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## CINNAMON QUARTER

**Hither Green from £86,783 for 35%**

Hither Green is one of a new generation of London urban villages – a quiet enclave with its own independent shops and farmers' market. It's just 11 minutes by train from London Bridge. And Cinnamon



Quarter is a development of two-bedroom shared ownership apartments available from Family Mosaic right in the heart of Hither Green village.

Located on the site of a former biscuit factory and just a short walk from the station, Cinnamon Quarter is ideally located for people who have a busy urban lifestyle but also want to enjoy some peace and quiet. The homes offer spacious, flexible accommodation. Sleek kitchens are equipped with integrated appliances and there's engineered oak flooring in the living areas and fully carpeted bedrooms.

### Two-bedroom apartment

Full value: £247,950 • Minimum share: 35% • Cost of share: £86,783  
5% deposit: £4,339 • Mortgage on share\*: £523  
Rent for remainder\*\*: £369 • **Total costs: £892**

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\* Approximate figures only, assuming a 25 year mortgage at 6% \*\* Assuming rent at 2.75% of the share you don't own, per year \* Texts cost only your standard message rate – no premium charges!

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# South East Focus



**Are you tired of renting? Wondering whether you'll ever be able to buy a home in the expensive south east? This is the section for you. Check out some of the great homes available in the region here, then turn your attention to our property listings from page 56 to see what else is available. Our south east directory on pages 62-63 can give you all the contacts you need...**

## WHITE SANDS

### Two-bedroom homes in Camber from £38,750 for 25%

Just five minutes' walk from the sand dunes and Camber beach is White Sands, a development of two-bedroom shared ownership properties from Amicus Horizon. The properties available include apartments and two semi-detached houses, so buyers can choose the home that's right for them.

All of the homes feature a stylish fitted kitchen complete with fridge/freezer, stainless steel oven and extractor hood, halogen hob and washing machine – so buyers won't have the expense of kitting out their kitchen when they move in. To further cut down costs, the homes feature

carpet throughout the living areas and quality flooring in kitchens and bathrooms.

The two-bedroom houses have a rear garden complete with a shed, decking and feature pebbles to match the development's seaside feel. There's also a useful downstairs cloakroom. The top-floor apartment features an en-suite bathroom to the master bedroom, and the coach-house style apartment has a Juliet balcony. All of the homes have allocated parking or a garage.

Camber is a delightful holiday town with a range of shops and leisure facilities. White

Sands is positioned to take advantage of the proximity to the coast, and the development has an overall 'seaside' feel, with light, bright and airy homes. The attractive old smugglers' town of Rye is close by for more extensive shopping and entertainment facilities, and Ashford is within easy travelling distance.

A 25% share of a two-bedroom apartment at White Sands with a full market value of £155,000 starts from only £38,750, while a similar share of one of the houses valued at £250,000 is just £62,500.

**Two-bedroom apartment** • Full value: £155,500 • Minimum share: 25% • Cost of share: £38,750  
5% deposit: £1,938 • Mortgage on share\*: £234 • Rent for remainder\*\*: £267 • **Total costs: £501**

**Interested?** Getting the information you're after can be quick and easy. Just give us your details once and we'll ask the organisations you want to know about (and ONLY the organisations you want to know about\*\*) to contact you with information about their developments. Just call us on 01622 772407, text\* on 07582 252031 or e-mail us at [property@homefocusmagazine.co.uk](mailto:property@homefocusmagazine.co.uk) – remember to include your name and the name of the development or developments you're interested in. Quicker still is going to the hot properties section of our website at [www.homefocusmagazine.co.uk](http://www.homefocusmagazine.co.uk) and clicking on the link alongside the property you're interested in.

\* Approximate figures only, assuming a 25 year mortgage at 6% \*\* Assuming rent at 2.75% of the share you don't own, per year

\*\* We may get back to you and ask a few relevant questions to help direct your enquiry to the right organisations, but we'll only pass your details on to those you want to hear from \* Texts cost only your standard message rate – no premium charges!

## BUCKLAND HOUSE

Strood for £24,750

There's just one apartment still available from MHS for shared ownership at Buckland House on the popular Medway Gate development in Strood. The apartment features a gloss white kitchen with wood-effect worktops, plus integrated oven and hob. Carpets are fitted in the living room, hall and bedroom so buyers have fewer expenses when they move in, and to further minimise costs, there's a £500 offer towards legal fees (conditions apply). The apartment has allocated off-street parking and an entry-phone system.



Buckland House offers the privacy of a quiet, secluded development close to the River Medway, yet the Chariot Way riverside complex is less than half a mile away, while the extensive shopping and leisure facilities of Rochester are just over the river.

### One-bedroom apartment

Full value: £99,000 • Minimum share: 25% • Cost of share: £24,750  
5% deposit: £1,238 • Mortgage on share\*: £149  
Rent on remaining share\*\*: £170 • **Total costs: £345**

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## PICKET TWENTY

Andover from £84,000 for 40%

Prospective buyers in Andover keen to get on the property ladder should head over to Picket Twenty, where Spectrum has some three-bedroom family homes available for shared ownership.



Picket Twenty is part of a larger development, which has plans for a community centre, a 64 acre urban park and a primary school, so the homes are perfect for families looking to be part of an exciting new community. The homes are built to the highest standard, with a quality fitted kitchen with a range of appliances.

Andover boasts an extensive range of shops, restaurants, pubs and cafés. Popular supermarkets are close to the development, and in the middle of the town there's a leisure centre, The Light's Theatre and plenty of other amenities.

### Three-bedroom house

Full value: £210,000 • Minimum share: 40% • Cost of share: £84,000  
5% deposit: £4,200 • Mortgage on share\*: £506  
Rent on remaining share\*\*: £289 • **Total costs: £795**

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## FORT HOUSE

Chafford Hundred for £47,425 for 35%

Fort House in West Thurrock is a development of two-bedroom apartments available for shared ownership from Family Mosaic. With monthly rental costs in the area averaging over £800 for a similar property, buying a brand new home at Fort House looks like a good deal, as buyers only need an income of around £20,000 to buy a 35% share.



The apartments feature stylish kitchens complete with stainless steel oven, hood and hob, washer/dryer and fridge/freezer. Laminate flooring is fitted in the hall, kitchen and living/dining room, while bedrooms are carpeted. All apartments benefit from a private balcony and allocated parking space.

Located on the School Fields development, Fort House is just two miles from Chafford Hundred railway station.

### Two-bedroom apartment

Full value: £135,500 • Minimum share: 35% • Cost of share: £47,425  
5% deposit: £2,371 • Mortgage on share\*: £286  
Rent on remaining share\*\*: £202 • **Total costs: £488**

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## REFLECTIONS

Chichester from £62,000 for 40%

Reflections is a collection of attractive one and two-bedroom shared ownership apartments from Affinity Sutton, set in a picturesque waterside setting at the head of the Chichester ship canal.



The apartments offer stylish open plan living, with quality fitted kitchens complete with appliances. There are carpets to living and bedrooms and neutral décor throughout to provide the ideal blank canvas for buyers to add a personal touch.

The development benefits from Chichester's excellent shopping facilities, from boutiques to high street brands. There's also a range of restaurants, pubs and clubs, plus The Chichester Gate Leisure Park on your doorstep. Reflections is just under a mile from Chichester train station and also well located for road travel.

### One-bedroom apartment

Full value: £155,000 • Minimum share: 40% • Cost of share: £62,000  
5% deposit: £3,100 • Mortgage on share\*: £374  
Rent on remaining share\*\*: £213 • **Total costs: £587**

**Interested?** Call us on 01622 772407, text\* us on 07582 252031, go to [www.homefocusmagazine.co.uk](http://www.homefocusmagazine.co.uk) or e-mail [property@homefocusmagazine.co.uk](mailto:property@homefocusmagazine.co.uk) with 'Reflections' in the title and we'll do the rest.



## David Sexton & Jan Bugar

**Previous situation:** Renting privately  
**Scheme:** Shared ownership  
**Location:** Worthing  
**Provider:** Affinity Sutton  
**HomeBuy Agent:** Moat



*'We just can't imagine wanting to live anywhere else...'*

David Sexton and Jan Bugar had been looking to buy a home of their own for two years, but didn't want to move out of Worthing where they had lived for twelve years. So when they came across Affinity Sutton's Sea Place shared ownership development, they decided it was the home for them!

'We regularly searched our HomeBuy Agent's website, and this led us to Sea Place,' explains David (pictured). 'As soon as we saw it, we made our enquiries and eventually reserved a two-bedroom apartment off-plan.'

Although David and Jan didn't get to see their new home before it was built, buying off-plan turned out to be a real bonus.

'As the first people to reserve at Sea Place, we got to choose which apartment we wanted, and picked out a two-bedroom home with a balcony and fantastic sea views,' says David. 'It was more than we could have imagined we'd get on our budget.'

The couple bought a 35% share for just £78,000, and having rented a one-bedroom apartment in the centre of

Worthing, are pleased with the extra space they now have.

'It's so much bigger!' says David. 'We can even have friends to stay.'

The couple are enjoying their view across peaceful Goring beach and make good use of the local restaurants, bars and cafes that Worthing has to offer.

'We love the town – it's been our home for so long we couldn't bear to move,' David says. 'And now we have a new place here we're really looking forward to settling down. We just can't imagine wanting to live anywhere else. This is home.'

**More like this?** If you're looking for more homes in the South East, why not get in touch and let homefocus help you? Ring us on 01622 772407, text\* us on 07582 252031, or e-mail [info@homefocusmagazine.co.uk](mailto:info@homefocusmagazine.co.uk) and let us know what you're looking for.

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## LIFE HORLEY

**Horley from £74,000 for 40%**

Life Horley is a development of two-bedroom shared ownership homes from Thames Valley Housing. With their own private outdoor space, these homes have open countryside just beyond the development.



All of the apartments feature separate kitchens with integrated fridge/freezer and washer/dryer and stainless steel floor. Every apartment has either a private garden with shed or access to the gated communal garden space plus a private balcony or patio. There's also allocated parking spaces.

Horley offers a wealth of retail and leisure facilities. The town is popular with commuters, with fast train links to London Bridge and Victoria.

### Two-bedroom apartment

Full value: £185,000 • Minimum share: 40% • Cost of share: £74,000  
5% deposit: £3,700 • Mortgage on share\*: £446  
Rent on remaining share\*\*: £254 • **Total costs: £700**

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## VIADUCT LOFTS

**Brighton from £85,000 for 50%**

Viaduct Lofts is a new development of one and two-bedroom shared ownership apartments from Hyde New Homes. All of the apartments feature a modern kitchen with integrated oven, hob and extractor. Kitchens and bathrooms have tiled floors, while the living rooms, bedrooms and hall areas are carpeted.



All but the ground floor apartments have balconies, and there's also a communal roof terrace. Some apartments also have allocated parking, while there's cycle storage for all.

The development is just five minutes from the beach. Brighton's excellent shopping, business and leisure facilities are on your doorstep too, London is just 50 minutes away by train.

### One-bedroom apartment

Full value: £170,000 • Minimum share: 50% • Cost of share: £85,000  
5% deposit £4,250 • Mortgage on share\* £513 • Rent for remainder\*\*: £195  
**Total costs: £708**

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\*Prices correct at the time of print but may be subject to change



# East of England



If you're tired of renting, but high house prices in the Eastern region are making you wonder whether you'll ever get on the housing ladder, this is the section for you. Check out some of the great homes on offer here, then turn to the property listings from page 56 to see a selection of other homes available in the area. Our directory section on page 59 can give you all the contacts you need...

## STUDIO PLAZA

One, two and three-bedroom homes in Borehamwood from £81,250

Studio Plaza is the new star attraction built on the site of the former MGM studios in Borehamwood. The development, from Hightown Homes, offers one and two-bedroom apartments and two and three-bedroom houses through shared ownership. Rent to buy is also available on the development if you fall in love with the homes there but need a little more time to save for the deposit on your share.

The development has been thoughtfully designed to create a vibrant new community just a short way from Borehamwood town centre, and offers individuals, couples and families the opportunity to get a foot on the property ladder without compromising on location.

The homes come complete with an attractive contemporary-styled kitchen with oven, hob, extractor and other appliances, such as a dishwasher, washing machine and

fridge-freezer, so moving in won't cost you the earth. The properties also have carpets to the living/dining and hall areas, plus vinyl kitchen and bathroom flooring, so all buyers need to do is move in.

Borehamwood is a lively town that offers an array of amenities and benefits from being within easy commuter distance of London. The local area is alive with the influence of the film industry, with the world-famous Elstree studios nearby. The heritage is reflected in the road names in the area.

Studio Plaza is well located for all of the amenities in the area. Shopaholics will love the big stores of Borehamwood shopping park and Shenley Road. If bending it like Beckham is more your style, the town is home to Borehamwood FC, Arsenal Ladies and Watford FC Reserves. There are also

several parks in the area. The Venue Leisure Centre features superb facilities including the Beaumont Health Club. There are a number of excellent primary and secondary schools in the area, making Studio Plaza a good choice for families.

The development is well served for transport links, so getting around is easy. Each property has a parking space and the A1 and M1 are both easily accessible. Elstree and Borehamwood station is a 30 minute walk or a short bus ride away, and from there London St Pancras International is around half an hour away.

A 50% share of a one-bedroom apartment is £81,250. A similar share of a larger two-bedroom apartment is £100,000. A 50% share of a two or three-bedroom house costs from £122,500 and £140,000 respectively.

**One-bedroom apartment** • Full value: £162,500 • Minimum share: 50% • Cost of share: £81,250  
5% deposit: £4,063 • Mortgage on share\*: £490 • Rent on remaining share\*\*: £186 • **Total costs: £676**

**Interested?** Getting the information you're after can be quick and easy. Just give us your details once and we'll ask the organisations you want to know about (and ONLY the organisations you want to know about\*\*\*) to contact you with information about their developments. Just call us on 01622 772407, text\* on 07582 252031 or e-mail us at [property@homefocusmagazine.co.uk](mailto:property@homefocusmagazine.co.uk) – remember to include your name and the name of the development or developments you're interested in. Quicker still is going to the hot properties section of our website at [www.homefocusmagazine.co.uk](http://www.homefocusmagazine.co.uk) and clicking on the link alongside the property you're interested in.

\* Approximate figures only, assuming a 25 year mortgage at 6% \*\* Assuming rent at 2.75% of the share you don't own, per year

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## BLAKENHAM FIELDS

Great Blakenham – prices TBC

Surrounded by rolling countryside and yet close to the beautiful Suffolk coastline, Blakenham Fields is a brand new development of one, two, three and four bedroom homes available for shared ownership



from Orbit Homes. All of the homes will be designed to high standards, with kitchens featuring a range of appliances. The show home complex is due to open this summer.

Alongside the properties, planning permission has been granted for a small village centre with mini-market, offices and a community police station. Despite its village location, Blakenham Fields could not be better located for busy lifestyles. The development allows easy access to the A14 and is just over five miles from the bustling centre of Ipswich which boasts an excellent range of amenities.

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## TOMORROW'S GARDEN CITY

Letchworth from £60,000 for 50%

Tomorrow's Garden City is a revolutionary new development by Rowan Homes, which offers potential buyers the chance to buy a one or two-bedroom shared ownership apartment.



Situated on the edge of Letchworth, the development features a truly individual collection of homes, all benefitting from a unique architectural style and extensive green open spaces. The homes feature the latest construction methods and numerous eco features including green roofs, solar heated hot water, rainwater harvesting and air source heat pumps. Inside, the kitchens come with stainless steel oven, hob and extractor. There's also underfloor heating in all rooms.

### One-bedroom apartment

Full value: £120,000 • Minimum share: 50% • Cost of share: £60,000  
5% deposit: £3,000 • Mortgage on share\*: £362  
Rent on remaining share\*\*: £138 • Total costs: £500

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## Debbie & Anthony Matts

**Previous situation:** Renting privately

**Scheme:** easi:buy

**Location:** Ipswich

**Provider:** Redrow

*'We could move in without having to do any DIY!'*

With three young children to keep them busy, a brand new LCHO home ensured that Debbie and Anthony Matts could spend more time enjoying their new house without worrying about DIY.

The couple opted for a new three-bedroom townhouse at Redrow's Bramford Gardens in Ipswich, and they were able to take advantage of the developer's own equity loan scheme, easi:buy, which enabled them to defer 15% of the purchase price. There's nothing for the couple to pay on their equity loan for ten years, which has enabled them to buy a family-sized home without years of saving.

Debbie, who is a police officer, explains the family's reasoning.

'I've always preferred new built homes as

I don't really like DIY, but I do have an eye for interior design,' she says. 'So having a lovely clean blank canvas to decorate how I liked was absolutely perfect.

'The other benefit of buying was the equity loan aspect. We'd been renting for a year, and didn't have a huge deposit, so it really made our move onto the housing ladder possible.'

Debbie moved in with her soldier partner Anthony, her two children from a previous relationship, five-year-old Jack and Samuel, three, and the couple's youngest son Joshua, who's only six months old. Despite having busy jobs and a hectic family, the couple have been settling in well and enjoying all the family-friendly features of their new

home, including a high specification kitchen and built-in energy efficiency measures.

'The style and finish of our new home really made it stand out for us, especially the quality of the kitchens and bathrooms. We thought they represented excellent value for money,' explains Debbie.

A similar three-storey, three-bedroom townhouse at Bramford Gardens can be bought for just £144,458 through easi:buy – the full price is £169,950.

'We wouldn't hesitate to recommend this kind of deal,' says Debbie. 'We've got a fantastic new home, we didn't have to save for years to buy it, and we don't have to do any DIY! It's been great.'

**More like this?** If you're looking for more homes in the East, why not get in touch and let homefocus help you? Ring us on 01622 772407, text\* us on 07582 252031, or e-mail [info@homefocusmagazine.co.uk](mailto:info@homefocusmagazine.co.uk) and let us know what you're looking for.

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## CARDEA & PARK SQUARE

**Peterborough from £28,000 for 25%**

Cross Keys Homes have two attractive shared ownership developments in and around the city of Peterborough. The first, Cardea, features two-bedroom houses located south of the city where they benefit from an array of local amenities including new schools, supermarkets and restaurants. A 25% share of a two-bedroom home here is £31,250.

The second, at Park Square offers two-bedroom shared ownership houses Dogsthorpe, one of Peterborough's most popular residential areas. A 25% share of a two-bedroom home at Park Square with a full market value of £112,000 is £28,000. Park Square and Cardea have been designed to a high standard, with contemporary kitchens and allocated parking.

### Two-bedroom house at Park Square

Full value: £112,500 • Minimum share: 25% • Cost of share: £28,000 • 5% deposit: £1,400  
Mortgage on share\*: £105 • Rent on remaining share\*\*: £193 • **Total costs: £298**

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## MANOR COURT ROAD

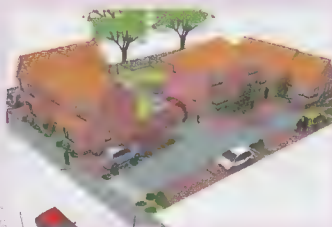
**Witchford from £85,000 for 50%**

Manor Court Road is a development of three-bedroom semi-detached houses, available for shared ownership from Sanctuary. All of the homes have been designed to offer high quality living space and an ideal family home in a rural location. There's an attractive kitchen with a range of appliances. The homes also benefit from an enclosed rear garden and off road parking. Witchford is an attractive small town close to Ely in Cambridgeshire. It boasts a good primary school plus a range of other amenities and clubs for children and adults alike. Surrounded by countryside, Manor Court offers buyers the opportunity to purchase an affordable family home in the area.

### Two-bedroom house

Full value: £170,000 • Minimum share: 50% • Cost of share: £85,000 • 5% deposit: £4,250  
Mortgage on share\*: £512 • **Total costs: £707**

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## KEMPSTON & GREAT DENHAM

**Bedford from £44,800 for 40%**

Lea Valley Homes has two developments available for shared ownership in the Bedford Area. In Kempston, there are one and two-bedroom apartments and two and three-bedroom houses, while the development at Great Denham boasts a two-bedroom bungalow and three-bedroom house.

Kempston is an established small town with a range of local amenities, while Great Denham is an exciting new community being created to the west of Bedford town centre. There are plans for a central area with crèche, lower and middle schools, a community centre and various shops.

### One-bedroom apartment in Kempston

Full value from £112,000 • Minimum share: 40% • Cost of share: £44,800 • 5% deposit: £2,240  
Mortgage on share\*: £270 • Rent on remaining share\*\*: £154 • **Total costs: £424**

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# Midlands Move



Are you looking for somewhere to call your own in the Midlands? Tired of renting? Then this is the section for you. Check out some of the great homes available in the region here, then turn to our property listings from page 56 to see what else is available. Our Midlands directory on page 64 can also give you all the contacts you need...

## UPTON SQUARE

One, two, three and four-bedroom homes in Northampton from £71,996

Upton Square is a development of beautiful, energy-efficient homes available through equity loan scheme FirstBuy from Metropolitan.

Whatever your circumstances, Upton Square has something for you. You could be a single person, a couple just starting out or a growing family. You could even be downsizing and looking to finally buy an easy to maintain place of your own now the kids have left home.

The energy-efficient homes at Upton Square are designed to make sure you get a great deal more space for your money. Inside, they offer everything you would expect from a stylish new development.

The contemporary kitchens come already equipped with a range of integrated appliances, including washing machine, dishwasher, oven, hob and extractor, plus a fridge/freezer. So buyers are spared the major expense of buying them when they move in. Another great plus is that the rooms are all decorated in fresh, neutral colours and there are modern floor coverings throughout – all that's needed is your furniture!

Outside, the houses benefit from a garden shed, turfed gardens, a paved patio and external lighting, while all of the homes

have allocated parking.

FirstBuy allows you to purchase your home and defer 20% of the full asking price, which is covered by an equity loan. So you only need to cover 80% of the price with your deposit and mortgage, and in most cases you'll only need a 5% deposit, which means that getting on the ladder could be more attainable than you thought.

FirstBuy is available on one, three and four bedroom homes at Upton Square, with prices from £71,996, £151,996 and £199,996 respectively (full asking prices are £98,995, £189,995 and £249,995).

**One-bedroom apartment** • Full value: £98,995 • Minimum equity: 80% • Cost of equity: £71,996  
5% deposit: £4,950 • Mortgage on remaining 75% equity\*: £425 • **Total costs: £425**

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## WELLINGTON FIELDS

**Ashbourne from £37,500 for 25%**

Buyers looking for an affordable home in the Derbyshire town of Ashbourne should look no further than Wellington Fields, a development of two and three-bedroom homes available for shared ownership from Derwent Living. Some of the homes will be available at the end of the year.



The homes feature stainless steel oven, hob and extractor in the modern kitchens. There's a spacious kitchen/diner for family meals, plus a separate living room.

Wellington Fields is close to the centre of Ashbourne, and is therefore ideally placed to take advantage of the town's many shopping, business and leisure facilities.

### Two-bedroom house

Full value: £150,000 • Minimum share: 25% • Cost of share: £37,500  
5% deposit: £1,875 • Mortgage on share\*: £226  
Rent on remaining share\*\*: £258 • **Total costs: £683**

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## THE CRESCENT

**Shard End from £35,200 for 40%**

The Crescent is a development of attractive, light and airy two-bedroom apartments available for shared ownership from Affinity Sutton. The apartments are part



of a new community of homes and retail outlets forming the heart of the new urban village at Shard End. A multi-million pound regeneration project, the development has easy access to the M6 and M42 and will include a new shopping centre and state of the art library, making it an ideal base for a contemporary lifestyle.

Each apartment is built to the highest standard and features an up to the minute kitchen with a good amount of cupboard space. All of the homes have high levels of insulation, allowing buyers to keep their bills low.

### Two-bedroom apartment

Full value: £88,000 • Minimum share: 40% • Cost of share: £35,200  
5% deposit: £1,760 • Mortgage on share\*: £212  
Rent on remaining share\*\*: £121 **Total costs: £333**

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## Claire Parish

**Previous situation:** Renting privately  
**Scheme:** FirstBuy  
**Location:** Telford  
**Provider:** Taylor Wimpey  
**HomeBuy Agent:** Orbit

*'I could buy a home with just a 5% deposit...'*

When Claire Parish decided to move back to her hometown of Telford after four years in London, it was to escape the capital's soaring cost of living and to stand a chance of finally becoming a homeowner.

The 34-year-old nurse was sick of lining the pockets of landlords by stumping up expensive rents for ordinary accommodation, and wanted to put her hard-earned wages towards purchasing a place of her own.

Returning to the Midlands gave Claire fresh hope of finally stepping onto the property ladder, and that hope soon turned into reality when she found out about FirstBuy, and Taylor Wimpey's development in Telford, called The Cloisters.

'London's a really pricey place to live, so I had to stay in rented accommodation and moved about a lot,' says Claire. 'At the

time, it seemed like I would never be able to afford a place of my own.

'But then I got a job in my home town and moved back in with my parents so I could finally save some money,' she adds. 'Soon after that, I found out about FirstBuy and when I went to look at The Cloisters I discovered the scheme could help me buy a home with just a 5% deposit.'

Claire loved the look of the development, and found out she could actually afford to buy exactly the right home for her.

'I really wanted a new-build – I grew up in them – and a house rather than an apartment if I could afford it,' she explains. 'Fortunately there was the perfect place for me at The Cloisters. I picked a beautiful two-bedroom house with a light and airy living room and a really nice kitchen. And because I bought it off-plan I was even able to choose all the

little details and finishing touches!

'As a first time buyer, I thought buying a home would be a nerve-wracking experience, but it actually worked out very simple and straightforward,' Claire adds. 'Now that I'm living in my brand new home, I'm so happy. After so many years in rented accommodation, it's such a relief to finally have somewhere permanent of my own to live.'



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## HIGHFIELDS

**Brixworth from £17,500 for 25%**

If you're looking to live alone, it might seem that buying a home is especially difficult with only one salary to rely on. But Highfields is a development of one-bedroom maisonettes available for shared ownership from Genesis which could help you buck that trend. Each home has its own entrance, with split-level living and an attractive wood-effect kitchen including oven, hob and extractor. The spacious bedroom has fitted wardrobes and a useful separate storage cupboard.

The development is close to Grosvenor and Weston Favell shopping centres in the centre of Northampton, and the M1 and M6 motorways, and Northampton station are less than six miles away, making Highfields perfect for commuters.

### One-bedroom apartment

Full value: £70,000 • Minimum share: 25% • Cost of share: £17,500 • 5% deposit £875 • Mortgage\*: £106  
Rent on remaining share\*\*: £120 • **Total costs: £326**

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## PIPPINS

**Rugeley from £30,500 for 25%**

Would-be home owners looking to get on the ladder in Rugeley could be in for a treat at Pippins, a development of two and three-bedroom houses available for shared ownership from Bromford Homes. All of the homes include turfed front and rear gardens and quality kitchens with built-in oven, hob and extractor. The Pippins has a great location close to Rugeley town centre and offers easy access to the city of Lichfield and the beautiful Cannock Chase. The homes are ideal for people looking to be close to all of the town's amenities and enjoy the great outdoors.

### Two-bedroom house

Minimum share: 25% • Cost of share: £30,500 • 5% deposit: £1,525 • Mortgage on share\*: £184  
Rent on remaining share\*\*: £210 • **Total costs: £394**

**Interested?** Call us on 01622 772407, text# us on 07582 252031, go to [www.homefocusmagazine.co.uk](http://www.homefocusmagazine.co.uk) or e-mail [property@homefocusmagazine.co.uk](mailto:property@homefocusmagazine.co.uk) with 'Pippins' in the title and we'll do the rest.



## CHURCH VIEW

**Shipston-on-Stour from £66,000**

Just two two-bedroom houses remain at Church View, a popular shared ownership development in Shipston-on-Stour from Orbit Homes. Both of the homes are neutrally decorated throughout and feature modern fitted kitchens with a range of built-in appliances.

Shipston-on-Stour is a popular town and prices can be high. This makes buying a home particularly difficult for those who want to remain in the area, close to family and friends. Therefore, priority for the houses at Church View will go to those who have links in the town and surrounding parishes through work or family.

### Two-bedroom house

Full value: £165,000 • Minimum share: 40% • Cost of share: £66,000 • 5% deposit: £3,300  
Mortgage on share\*: £398 • Rent on remaining share\*\*: £227 • **Total costs: £625**

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\* Approximate figures only, assuming a 25 year mortgage at 6% \*\* Assuming rent at 2.75% of the share you don't own, per year  
\* Texts cost only your standard message rate - no premium charges!

# South West Corner

If you're hoping to put down roots in the south west but despair of ever being able to afford a home of your own, this is the section for you. Check out some of the great affordable homes on offer here that could help you get on the ladder. Then turn to our property listings from page 56 to see what else is available. Our directory section on page 65 can also give you all the contacts you need...



## OAKDALE

**Two and three-bedroom homes in Lydney from just £31,750 for 25%**

Buying a home in a small town<sup>n</sup> in Gloucestershire is notoriously expensive. So much so, that if you're looking to get on the housing ladder in the area you might be forgiven for thinking that house prices are well out of your budget.

Not any more. Look no further than the beautiful Oakdale development in Lydney, a range of two and three-bedroom homes available for shared ownership from Bromford Homes.

All of the properties have been designed to very high standards and offer a perfect home for singles, couples and growing families alike. The houses have a living/

dining room with French doors to the garden, a handy downstairs cloakroom and fitted wardrobes to the master bedroom. The kitchens come complete with plenty of cupboard space and an oven, hob and extractor. The homes also feature fitted carpets and kitchen/bathroom floorcoverings, so you can be sure you're getting a lot of house for your money. Outside, there's a turfed rear garden with a garden shed, plus two parking spaces.

Nestled between the Forest of Dean and

**Two-bedroom home** • Full value: £127,000 • Minimum share: 25% • Cost of share: £31,750  
5% deposit: £1,588 • Mortgage on share\*: £191 • Rent on remainder\*\*: £218 • **Total costs: £409 pcm**

the Severn Estuary and just nine miles from Chepstow, Lydney is in a beautiful location. It lies on the A48, a major trunk route, which makes for easy commuting in both England and Wales. The town's position is ideal for travel to Cheltenham, Gloucester, Bristol and Cardiff. Lydney railway station is within easy walking distance of Oakdale, offering a fast and frequent service to Gloucester in just 20 minutes.

Ideal for families, Lydney has everything you might need for daily living, with a range of traditional shops and four well-attended schools. There's an abundance of sports and leisure activities including a boating lake, skate park and outdoor swimming pool. The town is also close to the beautiful Forest of Dean.

**Interested?** Getting the information you're after can be quick and easy. Just give us your details once and we'll ask the organisations you want to know about (and ONLY the organisations you want to know about<sup>\*\*</sup>) to contact you with information about their developments. Just call us on 01622 772407, text<sup>†</sup> on 07582 282031 or e-mail us at [property@homefocusmagazine.co.uk](mailto:property@homefocusmagazine.co.uk) – remember to include your name and the name of the development or developments you're interested in. Quicker still is going to the hot properties section of our website at [www.homefocusmagazine.co.uk](http://www.homefocusmagazine.co.uk) and clicking on the link alongside the property you're interested in.

\* Approximate figures only, assuming a 25 year mortgage at 6%    \*\* Assuming rent at 2.75% of the share you don't own, per year

† We may get back to you and ask a few relevant questions to help direct your enquiry to the right organisations, but we'll only pass your details on to those you want to hear from    \* Texts cost only your standard message rate – no premium charges!

## STOCKMOOR

**Bridgwater from £64,000 for 40%**

Stockmoor is a development of just three three-storey town houses with studies, available for shared ownership from Raglan Housing Association.

Each of the homes has a modern kitchen with oven, hob and chimney-style extractor. There's a downstairs cloakroom, plus a shower room and WC on the first floor. The kitchens and bathrooms have vinyl flooring while the bedrooms and living areas are carpeted, helping to cut down on your moving-in costs. Each of the homes has allocated parking.

Bridgwater is a thriving family-friendly town with a wide range of shops and leisure facilities, plus good schools and excellent transport links.

### Two-bedroom house

Full value: £160,000 • Minimum share: 40% • Cost of share: £64,000  
5% deposit: £3,200 • Mortgage\*: £386 pcm  
Rent on remaining share\*\*: £275 pcm • **Total costs: £661 pcm**

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## SECMATON RISE

**Gillingham from £26,750 for 25%**

Secmaton Rise is a development available for shared ownership from Sovereign Living. Just two three-bedroom houses remain at this popular site.

Each new home comes complete with a fitted kitchen with oven, hob and extractor. The bathroom has a contemporary white suite with shower. Outside, there's a rear garden laid to lawn and an allocated parking space.

The charming seaside resort of Dawlish has plenty to offer families looking to buy their first home, with its long sandy beach, good schools and a community hospital. The town offers a selection of both high street and independent shops, and there's a range of pubs, cafes and restaurants. There's a local leisure centre for when the sea's too cold to swim in!

### Three-bedroom house

Full value: £175,000 • Minimum share: 40% • Cost of share £70,000  
5% deposit: £3,500 • Mortgage on share\*: £422 • Rent on remainder\*\*: £241  
**Total costs: £663**

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## WIDEGATES

**Looe from £51,000 for 30%**

Rural properties close to the sea are always sought-after. Hastoe's Moreview Close development at Widegates is a perfect opportunity to buy a two or three-bedroom house through shared ownership.

The homes at Widegates are designed to be energy efficient. The kitchens feature a built-in oven, hob and extractor, plus an integrated fridge/freezer. To further decrease the amount you have to spend when you move in, there's wood-effect laminate flooring in the living room, kitchen and hall, plus carpet in the bedrooms and on the stairs.

Widegates is located between Looe and Liskeard and there are plenty of opportunities to enjoy outdoor pursuits. The area is also well-served for the more practical things in life such as supermarkets, local shops and schools.

### Two-bedroom house

Full value: £170,000 • Minimum share: 30% • Cost of share £51,000  
5% deposit: £2,550 • Mortgage on share\*: £307 • Rent on remainder\*\*: £273  
**Total costs: £580**

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## BATH RIVERSIDE

**Bath from £67,000 for 40%**

Following the success of the first phase of shared ownership apartments at Bath Riverside, Curo have a further 19 one and two-bedroom homes available.

Bath Riverside is the city's newest residential quarter set on the banks of the River Avon. When completed, it will be a vibrant community of around 2,000 homes and a diverse range of people from young single professionals to families. The apartments feature open plan living, dining and kitchen areas with floor to ceiling windows for a light, bright and spacious feel. The development enjoys direct access to the riverside towpath popular with walkers, joggers and cyclists. A 40% share of a one or two-bedroom apartment is £67,000 and £91,600 respectively.

### One-bedroom apartment

Full value: £167,500 • Minimum share: 40% • Cost of share £67,000  
5% deposit: £3,350 • Mortgage on share\*: £404 • Rent on remainder\*\*: £230  
**Total costs: £634**

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## Nicola & Chris Hallman

**Previous situation:** Renting privately  
**Scheme:** Shared ownership  
**Location:** Hartland  
**Provider:** Westward Housing Group  
**HomeBuy Agent:** South West Homes

*'Getting our own home has meant everything to us...'*

Like many people of their generation, Nicola and Chris Hallman found it difficult to get on the housing ladder. Living in a damp rented house in Appledore, the couple spent the winter months sleeping on the floor of their children's bedroom as their room, in the attic, froze for three months of the year! Then, in November last year, Chris fell ill with a severe case of pneumonia. After he spent a week in hospital and more time recuperating at home, the couple decided that doing something about their living conditions was essential.

The couple have three small children and Nicola works part time while husband Chris is a self-employed builder, so the couple realised it was never going to be easy to find a house to fit their financial situation. But while they were searching the internet they came across Teaky Park in Hartland. The development had four houses for sale through shared ownership.

'We did a lot of research into shared

ownership when we spotted that,' explains Nicola. 'What we found out gave us confidence to apply for one of the three-bedroom houses.'

The Hallmans found the buying process easy – difficulty came with securing their mortgage. 'It was quite a smooth process getting our application approved by Westward and passing all the eligibility and affordability checks,' says Chris. 'Our real challenge came trying to get a mortgage as I don't have a credit history. We hit so many glitches and even thought we'd have to withdraw from the property at one point, which was heartbreaking. Thankfully, after a lot of phone calls and some very helpful conversations with the staff at Westward and our mortgage advisor, we got everything sorted out.'

'The sales team told us 'Don't give up until you've explored all your options – you're a long way from that point yet', and they were right,' Chris continues. 'The help we got was just enough to reassure us that

we were doing the right thing and give us the confidence and determination to see it through, so we got back on the case.'

Despite all of this, the couple got their keys just thirteen weeks after they applied for their home.

'Getting our own home has meant everything to us,' explains Nicola. 'It was never just about buying a house – it meant a future and the lifestyle we wanted for our children. We've been able to put our mark on our own home AND reduce our outgoings.'

The couple are settled into a home and are happier and healthier than ever.

'At last my seven year old son has learnt to ride a bike!' Nicola smiles. 'I have outdoor kids, covered in mud, but most of all they're very, very happy.'

'Without doubt it has been the best thing we ever did for our family,' Chris adds. 'I would urge anyone who doesn't think they can afford to buy a home to look into shared ownership.'

**More like this?** If you're looking for more homes in the South West, why not get in touch and let homefocus help you? Ring us on 01622 772407, text\* us on 07582 252031, or e-mail [info@homefocusmagazine.co.uk](mailto:info@homefocusmagazine.co.uk) and let us know what you're looking for.

\* Texts cost only your standard message rate - no premium charge!

## PEMBROKE GATE

Shaftesbury from £50,000 for 40%

Pembroke Gate is a popular development of shared ownership homes from Charter, with just three two-bedroom properties still available, offering a great opportunity for singles, couples, new families or downsizers to get on the ladder in this attractive location.

All of the homes at Pembroke Gate are designed along traditional lines to make the most of the light and space. The kitchens include an oven, hob and extractor and laminate flooring. All homes have off road parking or garage and a garden.

The market town of Shaftesbury, with excellent views over the Blackmoor Vale, has a range of shops, leisure facilities, pubs cafes and restaurants as well as the Shaftesbury Arts Centre.

### Two-bedroom coach house

Full value: £125,000 • Minimum share: 40% • Cost of share: £50,000

5% deposit: £2,500 • Mortgage\*: £301 pcm

Rent on remaining share\*\*: £172 pcm • **Total costs: ££473 pcm**

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## WYNDHAM PARK

Yeovil from £118,000 for 80% equity

Wyndham Park in Yeovil is a development of properties by Barratt, with some homes available through the FirstBuy equity loan scheme.

The development features two, three and four-bedroom homes for sale just a five minute drive from Yeovil town centre but surrounded by beautiful countryside.

The two-bedroom coach house features an open plan kitchen/dining and living area perfect to relax and with friends. The bedrooms are spacious and bedroom two has a useful storage cupboard. The property also features an integral garage.

Yeovil is a popular town with a wide range of amenities including pubs, restaurants and leisure facilities.

### Two-bedroom coach house

Full value: £147,500 • Minimum share: 80% • Cost of share: £118,000

5% deposit: £7,375 • Mortgage\*: £702 pcm

**Total costs: £702 pcm**

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\*Prices equate to a 25% share, monthly rent and service charges also apply. Share purchases between 25% and 75% subject to HCA & Bromford Homes criteria. Offers available on selected plots. Subject to terms and conditions. Prices correct at time of going to press.



**Bromford  
Homes**



**A**sk TV presenter and architectural designer Charlie Luxton what effect he believes people's living environment has on their wellbeing and be prepared for a rant!

'Where you live has a massive impact on your emotional well-being,' he says. 'Good hospitals help the healing process, and good homes make people happier.'

'My main job is designing and building sustainable homes, and that's a hugely important part of living in a good place.'

'People are always talking about 'payback' when it comes to sustainability,' adds Charlie. 'But what people don't always think about is the immediate impact not just on the environment, but on THEM. It makes your home a nicer place to live in. You have no drafts, an even temperature, fewer toxins in your environment.'

'New builds have less thermal issues than older properties. You've got cavity walls, good glazing, insulation. If you're buying a good quality newly built home then you're already off to a great start in terms of sustainability.'

### **Quality, not quantity**

Charlie also thinks that how eco-friendly a home is should be crucial for house-hunters.

'You look at the cost to buy, and the location, and the space, but a home that's really well-built can save you hundreds of pounds a year on fuel bills,' he explains. 'If you're a first time buyer and don't have huge amounts of money, that could make a real difference to your quality of life. You can have a warm home without having to worry about whether you can afford to put the heating on. It's not just about an affordable home, it's about affordable living as well.'

'Plus, it's the quality of the space, not the size of the space that matters,' Charlie continues. 'What's important is that the space works for you and your lifestyle. Open plan is good because it allows you to organise the space in the most effective way. A lot of new homes are built with this aspect in mind.'

A lot of Charlie's work involves retrofitting older buildings to make them more sustainable, but he's under no illusions as to how easy this is.

'I wouldn't recommend living in your home if you're doing the whole thing in one go, but it CAN be done!' he says. 'For example, I've been involved with the conversion of a huge barn, and because of all the sustainability features we've put in, the heating bills are only about £250 a year! If you live in an older house you have to take every opportunity to improve the sustainability whenever you do DIY, but if you buy a new one, you've already got the basics there.'

'It's not just about slapping a solar panel on the roof and a wind turbine in the garden!' he continues. 'That's another of my rants. Collectively, 27% of our carbon emissions come from our homes. The government has had a great opportunity to make a real difference to this issue, but it's been a missed opportunity in my opinion. They've gone for technology,



**ARCHITECTURAL  
DESIGNER**

**Charlie  
Luxton**

# It's not just about an affordable home, it's about affordable living as well...

such as solar panels and things like that, instead of looking at materials, which are far more important.

'It certainly IS possible to build homes that are carbon-neutral. We're already doing it. It's much more cost-effective to build homes to high eco standards right from the beginning than it is to retrofit them, but we're still allowing homes to be built to lower standards. In this sense again, affordable homes have to meet higher standards and that's a fantastic start.'

## Building clever

On the subject of planning permission and the kind of developments that are currently built, it's clear that Charlie has very passionate views.

'Don't get me started on planning strategy!' he says. 'It's complete madness at the moment. More housing is massively needed, but the way the planning system works doesn't help small towns and villages, or small businesses. The planners and the local parish councils say 'No, no, no' for years to small developments of a few homes, and then 'yes' to a massive spread of 50!

'A huge development really skews a village's ability to deal with the influx of people – from things like schools and traffic to just the way the village runs and feels,' he adds.

'Plus, all the money from the development goes to one landowner and one big developer. If it was done on a smaller basis it would help the local economy. Smaller local businesses would be able to be involved – small developers, local tradesmen. And the area would be able to evolve organically. It's a much more normal way of doing things, and villages have been successfully coping with building in this way for hundreds of years.'

## On the box

Charlie got involved with TV slightly by chance more than 12 years ago when he was a student at the Royal College of Arts, and has been making television programmes ever since.

'I had a friend who made a short film, and I got involved with the design element because I had access to the RCA workshops!' he says. 'I loved the nuts and bolts of putting a film together, so when I spotted something on the RCA noticeboard asking for anyone interested in making a TV programme called 'Modern British Architects' for Channel 5, I applied. I was amazed to find out that I'd got the job – and that the job was in front of the camera rather than behind the scenes!'

Since then, Charlie's rarely been off our screens. He's made many programmes and series including 'DIY SOS – The Big Build' and a memorable series called 'The Great Treehouse Challenge'.

'Everyone wants a treehouse, don't they?' he laughs. 'It brings out the kid in us, and there's something magical about the way they flex when you walk about in them. Plus, if you're actually up in the trees it's a whole different way of looking at the environment – much more immediate. It gives you a real sense of being part of the natural world.'

## New projects

Charlie's currently on TV for the BBC in the 'Britain's Hidden Heritage' series, and he's got a new series coming up for Channel 4 in 2013 called 'Building the Dream'.

It's a kind of 'Grand Designs' for ordinary people!' he explains. 'I'm presenting, but I also get the chance to advise people on aspects of their build, which I love. So I get to wear both my work 'hats' at the same time! I love the process of making TV programmes – really enjoy meeting the people, seeing their challenges, and helping them overcome obstacles. Plus, TV allows me to share my passion about sustainable design with a much wider audience.'

Speaking of Grand Designs, Charlie has recently signed up with Grand Designs Live and will be at the show in October.

'They're very keen on sustainability, and they asked me to get involved, so it was a great opportunity,' he explains. 'The shows are a fantastic thing to go to, and I'm really looking forward to it.'

## More info:

Check out Charlie's own website [www.charlieluxton.com](http://www.charlieluxton.com)  
Grand Designs Live [www.granddesignslive.com](http://www.granddesignslive.com)



Fancy a chance to see Charlie, George Clarke and Kevin McCloud, and check out the latest information on homes and furnishings, at Grand

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Designs Live? Showcasing a range of innovative and inspirational ideas for home owners, there's over 500 exhibiting companies and the 2012 show is set to be the busiest on record.

The show is on at the Birmingham NEC from 12th – 14th October and we've got no less than 50 pairs of tickets to give away! To be in with a chance, send us a postcard marked 'Grand Designs' to homefocus Magazine, Kent House, Romney Place, Maidstone, Kent ME15 6LH, e-mail your name and address to [comps@homefocusmagazine.co.uk](mailto:comps@homefocusmagazine.co.uk) with 'Grand Designs' in the title bar, or go to our website at [www.homefocusmagazine.co.uk](http://www.homefocusmagazine.co.uk) and check out the competition section.

Closing date is 1st October 2012 – Good luck!

Find out more about the show at [www.granddesignslive.com](http://www.granddesignslive.com)

**W**hen you look into buying a low cost home ownership (LCHO) home, you'll probably find plenty of 'blokes down the pub' who claim to know a thing or two about what you'll be getting. And their comments might give you a few doubts, or at least make you want to ask a few questions.



# BETTER E

## COST

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It's not a CHEAPER home, it's a MORE AFFORDABLE home. The price is set by an independent valuer who takes the prices of similar homes in the area into consideration. So the price is similar to other new build homes. But it's more affordable because you're only buying a percentage for now, which helps keep your monthly costs at a manageable level.

## ECO

**'Those build standards can't be up to much...'**

In fact, every government-funded LCHO home (such as those for shared ownership and FirstBuy) have to meet Level 3 of the Code for Sustainable Homes – and they often exceed it. This means that they have very high levels of insulation and sometimes added eco features such as solar panels and central biomass boilers. This helps keep your bills low. Other new build homes, and certainly rented homes, don't have to meet these stringent standards.

The basic answer is that LCHO properties are good quality – often a higher quality than other new-builds. The Homes and Communities Agency – the government organisation through which LCHO homes are funded – has this to say. ‘Any housing

provider that enters into a funding contract with us needs to demonstrate that they are committed to delivering homes of a high standard.’

Can’t say fairer than that. But what do they really MEAN in terms of the comments your man in the pub will make?

# Y DESIGN

## SPACE

**‘They’re bound to be tiny, pokey little places...’**

Not true! LCHO homes have to meet minimum standards for space in order to fulfil the terms of the government funding they receive. So they’re designed to actually meet the needs of modern life, rather than to squeeze as many properties into a space as possible. We’ve all read the stories about tiny rental properties – well you can be absolutely sure that you’ll never be able to reach the cooker from the loo in any LCHO home! You’ll have the space you need.

## STORAGE

**‘Those modern homes never have any cupboards...’**

Again, LCHO homes have to meet minimum standards for storage – whether it’s the number of cupboards in the kitchen, or built-in wardrobes or under stairs storage. The standards vary according to the size of the property and how many people it’s designed to accommodate, but they’re very strict – there’s no getting out of them. So you won’t have to watch TV through the wheels of your bike if you buy an LCHO home!

# Ask Ann Maurice...

**I love looking at celebrity magazines and the homes in there. How can I combine the luxurious, pale 'celebrity' look with having three small boys?**

**Asks Maddy Sergeant of Colchester**

## Ann says...

The 'celebrity' look is all about toning pale neutrals and high-gloss reflective surfaces, and on the face of it that doesn't seem like it's going to be very family-friendly, but it's quite possible to combine the two ideas.

First of all, start with the basics. You need neutral walls and flooring that are going to provide a good blank canvas. Creamy walls can work better than white for this look and are easier to live with – if you get the option to paint, go for one of the 'scrubbable' paints, but keep it pale. A chimney breast or feature wall in a creamy coffee or taupe shade is enough interest. Laminate flooring is hard wearing and easier to keep clean than carpet for family areas such as the living/dining room and hallways. To keep things luxurious under foot, add larger plain or textured rugs in a similar creamy colour to the walls. Vertical blinds or plain cream curtains with glossy trim or tie backs complete the basics.

For furniture, it depends whether you're thinking of buying new or need to adapt what you've already got. If you're looking for new and want to go with a cream colourway, then leather or leather-effect sofas are a great choice. They're easy to clean with babywipes and stand up to a good deal of wear and tear from children too. Another alternative would be to buy sofas with washable removable

covers. This would also work if you're planning to use your existing sofas and they don't work with the colour scheme you have in mind.

Keep areas like sofa arms and backs which would otherwise take a lot of knocks clean and smart-looking with throws. Go for something with a toning colour and a bit of texture for these and for cushions. Try to keep them all in a creamy, gold colour palette.

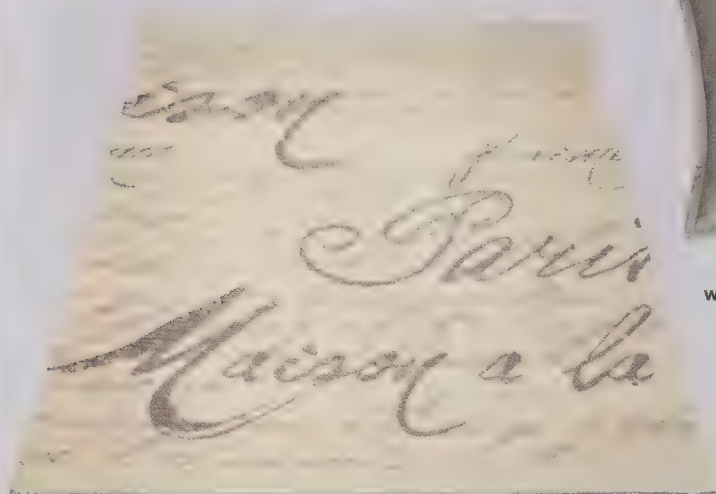
One of the key themes for the 'celebrity' look is reflective surfaces. Mirrors are also great for bouncing light around a room. Get a large mirror with a simple frame or no frame at all and position it opposite a window for maximum effect. You can also buy mirrored furniture, but with small boys about this is likely to be constantly covered with fingerprints, so is best kept for side areas where it's not going to be used regularly. Something like a small console table at the side of the room will work better than the main coffee table, for example.

For other furniture like dining room sets and coffee tables, look for either a pale wood that will work well with the laminate flooring you have, or even a toughened glass surface that's practical and easy to clean. If you've got an open-plan living/dining/kitchen area then try to make sure all the furniture works well together. You can get some excellent and inexpensive dining chairs covered in cream



*Soft and sophisticated...*

A bit of subtle sheen and glamour warm up the look...



French script rug from £60 [www.next.co.uk](http://www.next.co.uk)



Velvet gold cushion,  
£8 [www.matalan.co.uk](http://www.matalan.co.uk)

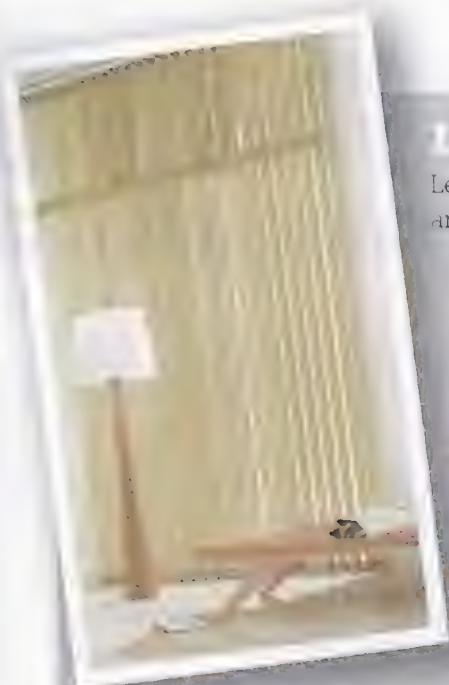
Paisley embroidery  
cushion, £8.99  
[www.dunelm-mill.com](http://www.dunelm-mill.com)

Lucille cushion, £19.99  
[www.dunelm-mill.com](http://www.dunelm-mill.com)

## Light and space

Let the light flood in and bounce it around the room night and day

Mirror to brighten up your life  
[www.marksandspencer.com](http://www.marksandspencer.com)



Blinds to brighten up your life  
[www.sunwayblinds.co.uk](http://www.sunwayblinds.co.uk)



Sunburst mirror to brighten up your life  
[www.very.co.uk](http://www.very.co.uk)



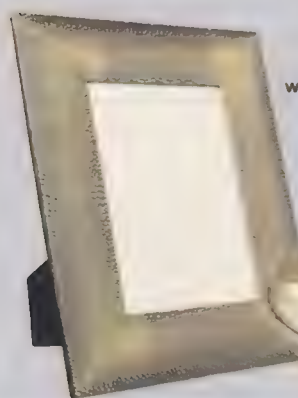
Rectangular glass lamp to brighten up your life  
[www.matalan.co.uk](http://www.matalan.co.uk)



## Accessories with style...

A few family-friendly pieces bring the scheme together:

Set of 3 decorative metal gift boxes, £44.99  
[www.dotcomgiftshop.com](http://www.dotcomgiftshop.com)



To Antiqued brass effect picture frame, £10  
[www.sainsburys.co.uk](http://www.sainsburys.co.uk)

Large Yankee Candle tea light candle, £1.99  
[www.yankeecandle.co.uk](http://www.yankeecandle.co.uk)



Gold finish bowl, £5  
[www.matalan.co.uk](http://www.matalan.co.uk)



To neutral tone, £10  
[www.sainsburys.co.uk](http://www.sainsburys.co.uk)



leather that look luxurious and are easy to clean too. And look out for furniture that does double-time as storage. A desk with a seat that contains a filing cabinet, or coffee-table with toy storage, is going to make clearing up after the children much easier – so you get to have a child-free zone at the end of the day.

As far as accessories and ornaments, I'm always going to recommend the 'less is more' approach. Store away CDs and DVDs in a cabinet rather than have them on show, and keep books all in one place. In the kitchen, go for silver or chrome-effect accessories that reflect a simple sheen rather than bright colours which stand out.

In the living and dining areas, metallic finishes also work well with the celebrity look. The odd metallic cushion

or glossy finish on curtains or tie backs will add a bit of glamour without too much glitz. Keep ornaments to a minimum – which will help little fingers resist the urge to fiddle with them!

A great way to combine the celebrity look with a family-friendly scheme is to include a group of family photos. If you get photos or parts of photos of those you love blown up and printed in black and white, and then frame them in simple mirrored or plain wooden frames, they will make a real sophisticated statement without costing a fortune.

*If you would like advice on your new home visit [www.housedoctor.co.uk](http://www.housedoctor.co.uk) to find your local House Doctor consultant.*

# PROPERTY SHOP

## Resales – More properties, more local

**H**ands up who thought that shared ownership was only about brand new homes?

When you're looking for an affordable home, you might be forgiven for thinking that it's all about new build. And yes, there are plenty of bright, shiny new homes out there if that's what you want.

But what if you want to buy somewhere that hasn't seen any development for a while? What about if you'd prefer something in an established area? Or you fancy a home with a bit of a history?

Well don't worry, because you can get all that and more of you look at some of the great resales properties out there.



conversation with the people who already live there to give you an idea of the area and the property. If you're only looking at newly built homes, you'll get information from the sales team, but if you're buying a resale you'll get the real insider info. Ten minutes from the station? 'Yes, and only five from the shops...' Good parking? 'Yes, allocated to the homes, but if you've got visitors tell them to get here early if they come on Saturdays.' Close to the local train station/primary school? 'Well it is close, but you can't hear it from the balcony...' Cheaper bills? 'We didn't have to turn our heating on at all until the end of December...' See what we mean? Nothing beats the personal touch.

### So what's a resale?

A resale property, or existing shared ownership as it's sometimes known, is a home that's already been bought in the past through a shared ownership scheme, and now the owners are looking to sell their share and move onto the next stage of their home ownership journey. That's because one of the huge advantages of shared ownership is that it CAN be passed on from one set of home owners to another. So if the previous owners bought a 30% share, you can buy that, and benefit from the original help they received.

### Where can I find out about resales properties?

Your Local HomeBuy Agent will have details of many of the resales properties available in their area, and they'll be able to let you know which housing association the property is being sold through. Or you can check out housing association websites for information on any resales they have. You might also find resales on the popular property websites.

### Ask the REAL experts

When you're looking for a home, nothing beats a good

### Spoilt for choice

Resales add to the choice of homes you could buy. They're obviously not brand new homes because someone already lives in them, so if you fancy stepping into somewhere a bit different, then a resale could be right up your street. Of course, a lot of the resales homes will be nearly new simply because shared ownership has been available on new build homes, so that's what people have bought. But there are other kinds of property available too – including older properties that have been refurbished and sold through shared ownership in the past. You just never know what might come up as a resale.

### Location, location, location

Buying a resale property might give you a bit more choice in the area you live in. For a start, you're not restricted to places where there's development going on right now. Maybe you already know the development, have friends or family in the area, and fancy buying a home there yourself. In fact, a resale property might not be part of a development at all simple because previous

### Race for a resale

Here's just a sample of the kind of resales homes you might find...



25% share of a two-bedroom apartment in Portsmouth, from Affinity Sutton Homes for £35,000



50% share of a two-bedroom apartment in Stratford-upon-Avon, available from Guinness for £82,500



40% share of a two-bedroom house in Ashill, Norfolk, available from Hastoe for £41,000

# PING

## ons, more choice...

low cost home ownership schemes allowed people to buy homes that were not new builds. So if you've got a particular area in mind, but it hasn't seen any building work for a long time, a resale might just come up.

### Getting your fair share...

With most resale properties you buy the share that the sellers own – so if they've bought 30%, you buy 30%. If you can afford less you could go to the housing association and ask them to buy back some of the share – but that happens very rarely. You can buy more of course. Let's say you can afford 50% of the home you've fallen in love with, but the sellers only own 30%. In that case, you buy their 30% plus a further 20% from the housing association. It sounds complicated, but it really isn't and your specialist financial advisor and solicitor will be ideally placed to advise you.

### Pass it on...

Of course, like any shared ownership home you can buy more shares when you can afford to. And when the time comes to sell up, you'll find that your housing association and HomeBuy Agent have a list of people who are all in the position you're in now – keen to buy, informed and looking for an affordable home in the area. Which means that you'll get the chance to pass opportunity of affordable home ownership on to the next people. And don't think that it'll cost more to sell. While you have to give your housing association the opportunity to find you a buyer, there's no high fees. In most cases, they keep their selling fee lower than you'd pay if you'd gone to an estate agent.

So don't restrict yourself to just looking at new properties – you could get more choice, more opportunities, and maybe a better fit for you and your family if you look at resales too!

### Get in touch...

If you want more information about the resale homes here, or any of the properties featured in homefocus, or you want more information about low cost home ownership, e-mail us at [info@homefocusmagazine.co.uk](mailto:info@homefocusmagazine.co.uk) text\* 07582 252031 or call us on 01622 772407.

### 'The existing owners were able to tell me so much about the property...'

Like many people considering buying through shared ownership, 23-year-old Philip Harman thought he'd have to buy a new build home. But he was able to buy a 35% share of a two-bedroom duplex resales apartment in an established residential development in Milton Keynes from Affinity Sutton.

Philip bought his share for £61,250 and is delighted with his new home.

'As a key worker, I have a very limited budget but wanted to borrow the maximum loan from the bank,' says Philip, who's 23. 'Even so, the most I could afford was around 30-40% of a home in this area, so I would never have been able to buy outright.'

'I looked at over 20 different properties, but none offered the space or great views of this one,' he adds. 'I was worried that buying a second hand property might be harder and the process may take longer, but it didn't – it took the same amount of time as it would if I'd bought a new build home.'

'I was shown around by the existing owners which was great as they were able to tell me so much about the property and the area – and as my mum is an estate agent I was familiar with the sales process!'

'As it's turned out, shared ownership is very affordable. I pay around £320 a month for my mortgage and £275 on rent for the remaining share.'

Philip was able to move straight into the apartment, but plans to change the carpets and give it a lick of paint in the future.

'Depending on my future finances, I'd also like to buy more shares in my home until I own it outright,' he says. 'The process is so easy, so I would definitely recommend it to anyone looking to get onto the property ladder.'



**Just a small selection of our existing shared ownership properties**

**STAGNELL FOX**  
SPECIALISTS IN AFFORDABLE HOMES

**0845 130 1422**  
[www.stagnellfox.co.uk](http://www.stagnellfox.co.uk)



75% of a two bedroom house in Alesford, available from Stagnell Fox for **£176,250**



50% of a one bedroom apartment in Acton available from Stagnell Fox for **£112,500**



45% of a one bedroom apartment in Enfield, available from Stagnell Fox for **£60,750**

# ASK THE EXPERTS

**Got a burning question you need to ask?**

**Don't know anyone in the know?**

**Well homefocus is here to help you! Each issue, we're putting your questions to our panel of experts.**

**So if you've got a question you'd like our experts to answer – whether it's a legal conundrum, a financial issue, a question about low cost home ownership (LCHO) or something else, then send your question to us at [info@homefocusmagazine.co.uk](mailto:info@homefocusmagazine.co.uk)**

## STAIRCASING



**Isabel Saville**  
Director of Concordia Housing Consultancy

***'I'd eventually like to buy 100% of my shared ownership home. Are there any issues with buying more shares that I should be aware of?'***

**asks Robin Shipley of Bristol**

A lot of people who buy a home through shared ownership have ambitions to 'staircase up' and buy more shares until they own 100% of their home. Staircasing is a great idea, but you have to think carefully about how and when you do it.

My first piece of advice would be to buy the maximum share you can afford when you initially buy your home. You might find that a lot of housing associations have limits on the number of times you can staircase, so it's wise to check when you buy. Staircasing costs money in terms of arranging for a valuation and mortgage. So rather than moving up in a series of small steps, it might make more sense to do it in big leaps. If you think you can afford a bit more in the meantime, you can always put it away as savings to use for your next 'leap'.

When you do decide that your circumstances have improved enough to allow you to staircase, the first thing you should do is check with your mortgage lender or your specialist financial advisor to make sure you can extend or reschedule your existing mortgage, or even get a more favourable mortgage, to cover the new percentage. You really don't want to be dealing with more than one mortgage if you can help it.

Secondly, think about the extra percentage you're buying, and what your plans are in terms of staying in your home. If you plan to sell in the next couple of years, I would advise not to staircase up to such a high percentage that you effectively put your home out of reach for new shared owners who might want to buy it. So rather than go to 80%, it might be better to wait and then staircase up to full ownership. If you don't plan to sell, this doesn't matter so much.

## LEGAL



**Lucy Owen**

*Partner at Solicitors for the Elderly  
Division Law*

***'My partner and I are purchasing a shared ownership property- do I need a Will?'***

**Simon Mountbank of Wembley**

**I**t is not a legal requirement for co-owners of a property to make a Will. However it certainly is a wise thing to do. Buying a property is probably the biggest purchase that any person makes and therefore ensuring that this important asset passes to the person you wish it to go to is essential.

Co-owners can own a property either as Joint Tenants (where on the death of one owner the property passes automatically to the survivor irrespective of any Will that may have been made by the deceased) or Tenants-in-Common (where each owner owns a individual share and the share does not automatically pass to the survivor).

It is increasingly popular for co-owners to own a property as Tenants-in-Common and this is due to more first-time buyers being unmarried couples or friends who have decided to purchase a property together. It is essential for owners who are Tenants-in-Common to make a Will in order that each owner's wishes regarding their individual share can be followed.

No Will means no control over who will inherit the deceased's assets. This can mean that an unmarried partner or civil spouse does not benefit from any assets, any children from a previous marriage may not inherit anything and there is no control over who distributes the assets. Potentially the family home may have to be sold in order that the deceased's assets are distributed correctly. The Rules of Intestacy are invoked when a person dies without a Will, and this can be a very long and complicated process.

Buying a home is an expensive business but investing a further small sum in a Will is vital as it may save expense (both cost-wise and emotional) in the future.

## HOME BUY AGENT



**Gail Davies**

*Head of HomeBuy Agency Ltd  
HomeBuy*

***'Why do we need to register with a HomeBuy Agent?'***

**Asks Roxanne Painter from Derbyshire**

**H**omeBuy Agents are appointed by the government to help you find a home of your own through one of the low cost home ownership (LCHO) schemes, and to help the organisations who are selling them to target the right buyers. So we're a kind of 'dating agency' one-stop-shop for LCHO.

For a start, all of the organisations that are offering government- funded LCHO homes – such as those available through shared ownership and FirstBuy – have to list their properties with us. In addition, we also list a lot of the resales or existing shared ownership homes that come on the market, and some of the developers' own equity loan schemes too. This means that you'll be able to search for everything that's available in your area on our websites and won't have to worry that you've missed your perfect home.

Secondly, we handle your initial assessment for LCHO to make sure you're eligible and to work out how much you can afford. When we carry out the checks we take into consideration things like the size of your family and any other loans or debts you have. So it really is an affordability check – we're looking at what you can afford, not the maximum we can squeeze out of you! The fact that the checks are carried out by one central organisation means you don't have to fill in endless forms every time you want to go and look at a property.

From the point of view of the organisations offering LCHO homes, this means that they know you're eligible and can afford a share in the property. There is generally a more detailed affordability check once you've found a home you'd like to buy.

So essentially, the job of the HomeBuy Agent is to match up potential buyers with the perfect home, and to make sure they can buy it in a way that's affordable and hassle-free.

# FIRSTBUY

## A HELPING HAND TO GET YOU ON THE LADDER

You're nearly there – you're so close you can almost TASTE it... Buying your first home can be a frustrating business, especially when you get to the stage where you're right on the edge of being able to buy.

And nothing is more frustrating than knowing you could afford the mortgage on your dream home, but just not being able to raise a big enough deposit.

Enter FirstBuy...

FirstBuy is a way of buying a home that means you only have to come up with a 5% deposit – or very occasionally, no deposit at all! On top of this, your deposit (should you need one) plus your mortgage only have to cover 80% of the price of your home to begin with.

How's this? Well, the remaining 20% is covered by an equity loan funded by the government and the developer you're buying from. And the good news is that there's nothing to pay on this for the first five years – which means you can effectively defer paying for 20% of your home!

So instead of saving for five years to come up with the extra 20% for a deposit, you can move into your home now!

After five years, there's a small interest charge on the equity loan which increases a little each year. Think of the equity loan as a kind of 'virtual deposit' – a bit like a loan from the 'Bank of Mum and Dad'! You know you have to pay it back eventually, but it's just what you need to get you on the ladder. And because

buying through FirstBuy often works out cheaper than renting privately (see our figures on page 46-47) you can even use those five years to save as you would have been doing if you were saving for a deposit, and pay off some or all of the equity loan in one go!

FirstBuy might also allow you to buy the home that will suit your family for years to come, rather than the too-small home you can just afford right now. Say you could afford to buy a studio or a one-bedroom flat, but you already have a child or plan to have one in the near future. Through FirstBuy you could afford the two-bedroom home that will suit your family for a while. That means you don't have the expense and disruption of having to move again soon either. And for those crucial first five years of home ownership, you've had the benefit of an interest-free equity loan. Good, isn't it?

You can find details of FirstBuy homes through your Local HomeBuy Agent (see page 54) or from looking out for the logo on new developments in the area you want to live in. The scheme will continue into the new year, so even if you don't see the logo, it might be worth popping into the sales office to ask...

Simple really, and a great way to give you that final helping hand onto the first rung of the property ladder. Now all you've got to do is find a house you love and look forward to a future as a homeowner!

## 'We're saving around £3,000 per year with FirstBuy!'

Sharon and Paul Woolhouse and their two teenage daughters Courtney and Clarissa are enjoying huge savings and embracing the rural way of life after swapping their rented house for a brand new Rippon Homes one in Bilsthorpe, Nottinghamshire.

The Hawthorns is proving to be the perfect place to call home.

'We were paying a lot more renting a three-bedroom house than we're paying now on our brand new property, and we haven't had to compromise on space,' says Sharon. 'We've still got three bedrooms, and because it's a brand new home it's more energy-efficient so our bills are lower too.'

'The Hawthorns development has everything we need,' she adds. 'Courtney and Clarissa have got a bedroom each, the house has a large garden, and because it came with carpets and curtains already fitted, we were able to move in straight away.'

The Woolhouses opted to buy their home after being charmed by its quiet, leafy location, which is very close to Paul's childhood home.

'We had heard about the FirstBuy scheme and Rippon Homes' development here, so we visited to have a look – and loved it straight away.'



'Life here is so much easier and I would recommend it to other families. It's a really nice community, very child friendly, and the neighbours even sent us a welcome card when we moved in,' says Sharon.

'It's also really easy to get around, especially for teenagers,' she adds. 'The girls only need to take one bus to school and college, and everything we need is close by. Since moving here, I've been able to enjoy a lot more walking with our dog Diesel, thanks to the rural location. The girls are enjoying it and Paul loves it here because he knows the area like the back of his hand!'

## Here's a few of the fantastic FirstBuy homes you can find right now...



**Heath Meadows**

Three-bedroom houses with two bathrooms, open-plan living, and a large garden. Available from £115,000.

**Prinkie Fields**

Three-bedroom houses with two bathrooms, open-plan living, and a large garden. Available from £115,000.



**Slope Meadow**

Three-bedroom houses with two bathrooms, open-plan living, and a large garden. Available from £115,000.



**Fieldways**

Three-bedroom houses with two bathrooms, open-plan living, and a large garden. Available from £115,000.



**The Lavenders**

Three-bedroom houses with two bathrooms, open-plan living, and a large garden. Available from £115,000.



# DON'T GET TRAPPED!

**W**hen you're first looking for a home, renting seems the easy option. Out of university, or into your first job, and out of the family home. Buying a home just doesn't enter your mind.

But should it?

Well yes, it should. Renting privately is expensive, and that means you don't have as much opportunity to save money. And if your ultimate aim is to own your own place, that doesn't give you much chance to save for a deposit.

So you rent a bit longer. And then you meet someone, fall in love, move in together and maybe start a family. And you need a bigger place. But you've been renting all that time, so you still haven't been able to save that deposit, so you think renting again is your only option. But a bigger place means higher rent, and even less opportunity to save for a deposit.

And there you are, stuck in the rental trap.

The average age for a typical first time buyer is now around forty – that's a scary thought, isn't it? Forty is not exactly the time when you first think about moving out of the family home, is it? If you don't still want to be living with your parents by that age, it might seem like you're heading for around 20 years of renting – with no hope getting on the property ladder at the end of it.

So what do you do? You take a look at the options for low cost home ownership (LCHO), that's what! LCHO is well worth a look even for your first place of your own. After all, if you start out well, you can avoid ever getting into the rental trap in the first place.

And if you're looking to get out of the rental trap, then LCHO might just be your way out too. Because you need a smaller mortgage and deposit, it'll make it easier to save for and give you something attainable to aim at.

A lot of people don't start out buying a home because it looks like a huge commitment, and so it is. But renting is a commitment, too. Sure, you only have to sign up for six months at a time if you rent, but when that six months is up, what do you do? There's no choice but to sign up for another six. That looks like a commitment to us – just not as secure a commitment as buying a home.

Buying your home is also more secure than renting. Even if you pay your rent on the dot each month, your landlord could decide not to renew the lease at the end of your rental period,



leaving you looking for somewhere else to live. If you buy your home though LCHO it's yours. No one can take it away – as long as you pay your bills, of course!

And if you buy you can truly make your home your own. If you rent, you're unlikely to have much say in the colour scheme, or an opportunity to decorate to suit your own style. Take on a furnished place and you're stuck with someone else's taste. Even if your landlord lets you decorate, and swap some of the furniture for your own, you've still got to find somewhere to store the existing stuff so it can go back in when you move out. And there's still that nagging feeling that you're paying to decorate someone else's property, not your own.

So, fancy joining the ranks of home owners and paying your OWN mortgage each month instead of someone else's? Fancy doing it in a way that will actually leave you spending a bit less each month, and getting more for your money? Like the idea of investing in yourself and still being left with a bit more money in your pocket each month? Check out the figures opposite and discover that you really CAN save money by buying after all...

## COMPARE THE MARKET...

If, like Louise and Dan, you've decided to get out of the rental market and settle down in a home of your own, you'll want to know just how much you can save by doing so, won't you? We've looked at the average price of a two-bedroom apartment around the country, and compared the costs of buying in the usual way and renting privately with some of the most common LCHO options – buying 25% or 50% through shared ownership, or taking advantage of one of the 80% equity loan deals available – such as FirstBuy. We think the figures speak for themselves...



### 'Renting felt like dead money...'

Newlyweds Dan and Louise Barnfield made the decision to buy their own home, and discovered that they've actually been left with more money for the essentials by getting their feet firmly on the property ladder.

Dan, who works as front of house for a gym chain, and Louise, a financial administrator, had been renting a house together in Birmingham for more than three years. In August last year they tied the knot and decided the time was right to put down solid foundations by buying their own place.

'We came back from honeymoon and decided we just didn't want to rent any more,' says Louise. 'It felt like dead money to keep paying rent to a landlord. We weren't sure what we'd be able to afford so decided to go and look at some show homes in our area.'

It was while the couple were at St Modwen's Park View development in Birmingham that they found out about LCHO, and were excited to discover that they were eligible for HomeBuy Direct, which was available at the development.

HomeBuy Direct, and now FirstBuy, are equity loan schemes where buyers only have to find a percentage of the initial cost of their home through their mortgage and deposit. Dan and Louise discovered that they only needed to come up with 70% of the cost – the rest was covered by an equity loan and they don't have to pay anything towards this for the first five years.

The couple thought that buying a home would be really stressful, but actually found it really straightforward through HomeBuy Direct. And to top it all, becoming home owners has actually saved them money!

'HomeBuy Direct has been great for us,' says Louise. 'What's really amazed us is how much cheaper buying has worked out, compared to renting. It's saving us £100 a month on what we were paying before AND we have an amazing new house with a fabulous kitchen and bathroom!'

### Hammersmith, London - £340,000

	Deposit	Mortgage	Mortgage pcm	Rent pcm	Total monthly costs
25% share	£4,250	£80,750	£512	£584	£1,096
50% share	£8,500	£161,500	£1,025	£390	£1,415
80% equity loan deal	£17,000	£266,000	£1,618	-	£1,618
FirstBuy	£34,000	-	£1,942	-	£1,942
Private rent	-	-	-	£1,660	£1,660

### Aldershot - £145,000

	Deposit	Mortgage	Mortgage pcm	Rent pcm	Total monthly costs
25% share	£1,813	£34,437	£219	£249	£468
50% share	£3,625	£68,875	£437	£166	£603
80% equity loan deal	£7,250	£108,750	£690	-	£690
FirstBuy	£14,500	£130,500	£828	-	£828
Private rent	-	-	-	£795	£795

### Northampton - £125,000

	Deposit	Mortgage	Mortgage pcm	Rent pcm	Total monthly costs
25% share	£1,563	£29,687	£118	£215	£333
50% share	£3,125	£59,375	£377	£143	£520
80% equity loan deal	£6,250	£111,750	£595	-	£595
FirstBuy	£12,500	£112,500	£714	-	£714
Private rent	-	-	-	£595	£595

### Norwich - £135,000

	Deposit	Mortgage	Mortgage pcm	Rent pcm	Total monthly costs
25% share	£1,688	£32,062	£203	£232	£435
50% share	£3,375	£64,125	£407	£165	£572
80% equity loan deal	£6,750	£101,250	£643	-	£643
FirstBuy	£13,500	£121,500	£771	-	£771
Private rent	-	-	-	£575	£575

### Swindon - £100,000

	Deposit	Mortgage	Mortgage pcm	Rent pcm	Total monthly costs
25% share	£1,250	£23,750	£151	£172	£323
50% share	£2,500	£47,500	£301	£115	£416
80% equity loan deal	£5,000	£75,000	£476	-	£476
FirstBuy	£10,000	£90,000	£571	-	£571
Private rent	-	-	-	£550	£550

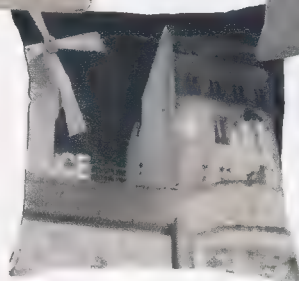
### The small print

We've used an average repayment mortgage over 25 years at 6% though you might get a much better deal for LCHO through a specialist financial advisor. Rent for shared ownership is based on an industry maximum of 2.75% of the share you don't own, per year (we then divide this into 12 to get a monthly rate). Deposit amounts are 10% for outright sale, and 5% for LCHO, which reflects what is available in the market at the moment. Private rents and property prices are based on averages in the area, taken from popular property websites not specific properties.

# Fifty Shades of Grey

**No, we're not talking about the book – though if anything has made people think that grey is far from dull...**

Shades of dove, pearl and charcoal are the talk of the new season in home wares, and grey is one of those colours that can work with any look. Add a bit of old-style faded glamour with shabby chic scuffed paintwork. Think warm and cosy with layers of cushions, throws and soft textures. Or smart and cutting-edge with charcoal instead of black in sharp-lined accessories. Add in some silver to gloss up your grey, and you're in for a winter winner. Who says grey is boring?





- 1** Star by Julien Macdonald bedding, £69  
[www.debenhams.co.uk](http://www.debenhams.co.uk)
- 2** Selection of cushions, from £12 each,  
[www.next.co.uk](http://www.next.co.uk)
- 3** Eco retro clock, £21.95  
[www.bubbledrum.co.uk](http://www.bubbledrum.co.uk)
- 4** Daisy felt magazine holder, £29.99  
[www.tch.net](http://www.tch.net)
- 5** Ato 5x3 corner sofa, £785  
[www.nabru.co.uk](http://www.nabru.co.uk)
- 6** Family rules personalised print, £29.95  
[www.giftwrappedandgorgeous.com](http://www.giftwrappedandgorgeous.com)
- 7** British blackboard blanket box, £195  
[www.westegg.co.uk](http://www.westegg.co.uk)
- 8** Distortion candlestick, £24  
[www.rume.co.uk](http://www.rume.co.uk)
- 9** Vintage lace mirror, £34.99  
[www.madetomeasuremirrors.co.uk](http://www.madetomeasuremirrors.co.uk)
- 10** Heart bowl, £25  
[www.debenhams.co.uk](http://www.debenhams.co.uk)
- 11** Tooth table lamp, £34.99  
[www.dunelm-mill.com](http://www.dunelm-mill.com)
- 12** Caravan metal vase, £29.50  
[www.marksandspencer.com](http://www.marksandspencer.com)
- 13** Grey silver rose vase set, £15  
[www.verynicethings.co.uk](http://www.verynicethings.co.uk)
- 14** Blissful Autumn large housewarmer, £19.99  
[www.yankeecandle.co.uk](http://www.yankeecandle.co.uk)
- 15** Tu Venetian style jewellery box, £10  
[www.sainsburys.co.uk](http://www.sainsburys.co.uk)
- 16** Kensington tealight, set of 3, £15  
[www.marksandspencer.com](http://www.marksandspencer.com)
- 17** Stone angels wallpaper mural, £95  
[www.shoponyourdoorstep.com](http://www.shoponyourdoorstep.com)
- 18** Vintage curio cabinet, £49.95  
[www.dotcomgiftshop.com](http://www.dotcomgiftshop.com)

# HOT STUFF!

Autumn is setting in, but you can keep the taste of sunnier times with our fabulous lamb recipe from the UK's newest celebrity chef, Luke Thomas. Plus a few reminders of summer food to keep you going as the nights draw in...

## Firecracker flavour!

Discover the new wave cut potato chips from Burts. These chips are made from the finest potatoes and are seasoned with a delicious firecracker flavour. They are perfect for snacking on or as a side dish. Burts chips are made in Devon and are 100% natural. They are also suitable for vegetarians and vegans. For more information, visit [www.burtschips.com](http://www.burtschips.com).



## Yes-Yes to No-No!

You shouldn't have to deprive yourself of the foods you love just to stay in shape. Snacking can be fun and healthy with No-No authentic American Flatbread range. Packed with flavour and big on crunch, they're a healthy alternative to calorific crisps, breads and crackers, and there's six varieties including Mixed Seed, Sesame, Mediterranean, Italian Herb, Vegetable and even Cinnamon Sugar!

No-No Flatbreads, from all major supermarkets

[www.nonoflatbreads.co.uk](http://www.nonoflatbreads.co.uk)



## Word up...

Design addicts and type-lovers gather round – the Literary Gift Company's laser cut coasters are a great way to protect your surfaces. A real talking point for parties, too!

Alphabet coasters, £12 for 4, [www.theliterarygiftcompany.com](http://www.theliterarygiftcompany.com)

## Getting fruity

Fed up with the same old dull soft drinks? Check out Bottlegreen's limited edition Raspberry and Grapefruit cordial – a deliciously tangy and fruity cordial that works perfectly on its own or as a background to cocktails. There's also a fantastic Pomegranate and Elderflower cordial you can buy as part of Breast Cancer Awareness Month.

Cordials, £3.15 [www.bottlegreendrinks.com](http://www.bottlegreendrinks.com)



## Holiday flavours

Discover the new holiday flavours from the Chilli & Garlic Dressing range. These dressings are made from the finest ingredients and are seasoned with a delicious holiday flavour. They are perfect for snacking on or as a side dish. Chilli & Garlic Dressing is made in Devon and is 100% natural. They are also suitable for vegetarians and vegans. For more information, visit [www.chillidressings.com](http://www.chillidressings.com).



## Foodie Heaven!

This November, the BBC Good Food Show returns to London Olympia, with celebrity chefs, including James Martin, John Torode, Gregg Wallace, Michel Roux Jnr, Paul Hollywood and Mary Berry. And if you can't make London, it's at the NEC in Birmingham too. There's also some 300 food and drink exhibitors, and The Wine Show too! The London show is on from 9-11 November, with Birmingham from 28 November- 2 December, and you can buy tickets from [www.bbcgoodfoodshow.com](http://www.bbcgoodfoodshow.com)

We've got something of interest for you... a chance to win a trip to the BBC Good Food Show, London, with a chance to meet the chefs and taste the food. To enter, visit [www.bbcgoodfoodshow.com](http://www.bbcgoodfoodshow.com) and follow the instructions. Good luck!



# Leg of Welsh lamb with harissa and almond pilau rice

Welsh lamb is at its richest, mouth-watering best during the autumn. Here's a fantastic recipe from the UK's youngest chef-patron, Luke Thomas – himself born and bred in North Wales – who's starring in his own TV show, *The Teenage Chef*, on BBC3 this autumn...

**Serves:** Serves 4-5



## Ingredients

### For the lamb...

- 1 leg of Welsh lamb
- 2 tablespoons olive oil
- 2 tablespoons harissa paste
- 2 cloves of garlic, crushed
- 10 baby carrots, scrubbed (more if you love them!)

### For the pilau rice...

- 300g easy-cook long grain rice
- 1 teaspoon coriander seeds
- 1 teaspoon cumin seeds
- 1 teaspoon cinnamon
- 2 teaspoons turmeric
- Pinch of chilli flakes
- 25g toasted flaked almonds (buy ordinary ones and toast them briefly in a dry frying pan until they're just starting to colour)
- 2 tablespoons fresh coriander, chopped

## Method

1. Preheat the oven to Gas 4, 180°C, 350°F.
2. Place leg of lamb in roasting tin. Spread the harissa paste all over the lamb and drizzle with oil.
3. Roast, basting occasionally. If the harissa starts to catch and burn, lightly cover the lamb with foil. Cooking time if you like your lamb medium is 25 minutes per 450g plus 25 minutes. If you prefer it well done it's 30 minutes per 450g plus 30 minutes.
4. About 30 minutes before the end of the cooking place the carrots around the joint and toss them to coat in any of the juices.
5. Remove the joint from the oven, cover lightly with foil and leave to rest before carving while you get on with the rice.
6. Place all the ingredients for the pilau rice (except the almonds and coriander) in a large saucepan of boiling water. Cook rice according to pack instructions until tender.
7. Drain the rice and stir through the almonds and coriander (keep some aside to sprinkle over the top).
8. Carve the joint thickly and serve with the carrots and almond pilau rice – delicious!

## homefocus tip

For a really lovely and easy meal, try this recipe with lamb. The lamb is easy to cook with and the rice is a delicious twist on a traditional easy meal (lamb).

## A treat money can't buy...

And this autumn, there's an extra incentive to enjoy some fabulous Welsh lamb, because every pack has details of a competition to win a fantastic 'money-can't-buy' experience in the beautiful Brecon Beacons. Along with seven friends or family, the winner will enjoy a three night stay at the luxurious Knightsfield Cottage and be treated to some amazing food experiences, including a fantastic dinner of Welsh Lamb cooked personally by Luke Thomas!

For more info and recipes check out [www.eatwelshlamb.co.uk](http://www.eatwelshlamb.co.uk)

## Bin there – done that!

WIN



## How to enter...

**There are three ways to enter our competitions...**

**Mail:** Send us a postcard marked with the thing you want to win to: homefocus Magazine, Kent House, Romney Place, Maidstone, Kent ME15 6LH

**E-mail:** Send an e-mail with the thing you want to win in the subject box to: [comps@homefocusmagazine.co.uk](mailto:comps@homefocusmagazine.co.uk)

**Online:** Go to our website and head to the competitions page at [www.homefocusmagazine.co.uk](http://www.homefocusmagazine.co.uk)

*Don't forget to include your name, address and phone number!*

Closing date – 10 October 2012

CELEBRATE MAGIMIX'S  
40th BIRTHDAY WITH  
THE CHANCE TO

**WIN**

A TOP OF THE RANGE  
FOOD PROCESSOR!

### THEN...AND NOW

40 years ago, the very first Magimix was the height of culinary sophistication. And look how far things have come since! The new Cuisine Système 5200XL Premium is a stunning, stylish addition to any kitchen!



## BUILT BETTER TO LAST LONGER...

This autumn is Magimix's 40th birthday! Believe it or not, it was 40 years ago that the first Magimix was launched to make life simpler for cooks everywhere. The first food processor ever to go on sale in the UK, for the last four decades the Magimix has taken pride of place in kitchens all over the country.

And those people who still have their 40-year-old Magimix can testify to the accuracy of the company slogan – built better to last longer!

To celebrate 40 years of shredding, slicing, mixing and grating, Magimix have launched the fabulous new limited edition *Cuisine Système 5200XL Premium*. The ultimate multifunction food processor, the Cuisine Système 5200XL Premium comes equipped with more functions than ever before, including a juicer, smoothie kit, citrus press, dough bowl, mash and puree kit. So you can whip up a meringue, mash potatoes, knock up some bread dough and make yourself a tasty smoothie with the same piece of kit! Offering maximum functionality, there's a mini bowl for finely chopping herbs, a midi bowl for smaller portions and a large bowl ideal if you're cooking for five people or more.

On top of that, Magimix are so confident of their build quality that the motor on the Cuisine Système 5200XL Premium is guaranteed for 20 years!

And to mark 40 years in style, the top of the range processor comes in no less than nine beautiful colours, including red, orange, yellow, night blue, pink, cream, white and satin, to suit any interior and make you the envy of your friends! Great for a moving in present, we think – and for one that is certain to last for the next 20 years!

The Cuisine Système 5200XL Premium is available from all major department stores from September, priced from £369.99.

For more info and demonstrations, check out [www.magimix.com](http://www.magimix.com) where you can also find details of Magimix's other products, including the compact Magimix Le Mini Plus Colour – perfect for smaller kitchens, featuring the same stunning build quality and only £139.99! ►



## WE'VE GOT ONE TO GIVE AWAY TO ONE LUCKY READER!

To be in with a chance to win this fabulous prize, just answer the following question...

Autumn is Magimix's 40th birthday, but what is a 40th anniversary known as?

- A: Silver
- B: Diamond
- C: Ruby

If you get the right answer, winners will be picked at random. There are three ways to enter:

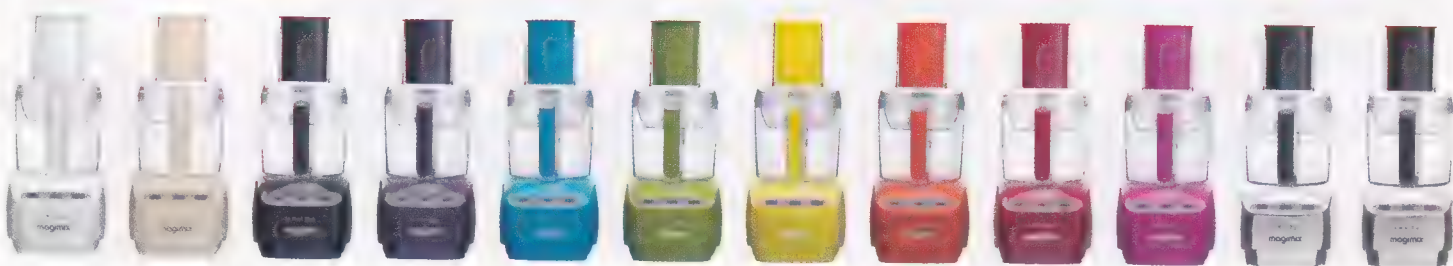
**E-mail** – [comps@homefocusmagazine.co.uk](mailto:comps@homefocusmagazine.co.uk) (put Magimix in the subject box and don't forget to give us your name and address, plus the answer to the question)

**Post** – Send us a postcard marked 'Magimix' with your name, address and answer to the question to: homefocus magazine, Kent House, Romney Place, Maidstone, Kent ME15 6LH

**Online** – Go to our website at [www.homefocusmagazine.co.uk](http://www.homefocusmagazine.co.uk) and head to the competitions page

### TERMS AND CONDITIONS

- Closing Date: 1 November 2012
- Winner's choice
- The Editor's decision is final
- There is no alternative cash prize
- Full magazine subscription available at [www.homefocusmagazine.co.uk](http://www.homefocusmagazine.co.uk) for a limited time only



# homefinder

**Yours steps to making all the right moves...**

## WHERE NOW?

Now you've read all about low cost home ownership in homefocus. If you think it's a good option for you, you'll probably want to know where to head next – and we can help with that as well.

### Step 1 – Get registered

If you want to buy and think you're eligible (more about that on pages 8-11), you should register with your Local HomeBuy Agent. They'll process your application so you don't need to apply to every housing association. They also have a list of all the LCHO properties available in their area.

### Step 2 – Money matters

Once you're registered, you'll undergo what's known as an affordability check, to find out how much you can spend on your new home. Now's the time to find out what kind of mortgage you can get, too. We recommend that you use a specialist financial advisor (from page 66) who understands the schemes inside out and will know the best mortgage product for you.

### Step 3 – Home hunting

This is the fun part! Take a look at some of the affordable homes around, including the ones we feature in our regional property pages from page 12 and our listings on pages 56-58. If you find one you love, apply for it!

### Step 4 – Check the small print

If you decide to go ahead, you'll need to get in touch with a specialist solicitor to help smooth the buying process. You can find a specialist on pages 66-67.

### Step 5 – Get moving

This is the exciting part! Once you've bought your new home you can move in, safe in the knowledge that it won't cost you every penny you earn to live there! The great thing about affordable home ownership is just that – it's affordable. It'll allow you to live a life in your new home instead of just struggling from bill to bill. Good luck!

## Contact us

There's five easy ways to find out what you need to know\*:

**E-mail** Send to [info@homefocusmagazine.co.uk](mailto:info@homefocusmagazine.co.uk) to ask a question or ask for help. If it's to ask for information on specific properties, contact: [property@homefocusmagazine.co.uk](mailto:property@homefocusmagazine.co.uk)

**Text** Text 07582 252031 (Texts cost your standard message rate)

**Phone** Call 01622 772407

**Website** Go to [www.homefocusmagazine.co.uk](http://www.homefocusmagazine.co.uk)

**Facebook** Go to [www.facebook.com/homefocus](http://www.facebook.com/homefocus) to chat or message us

**Letter** Send your query to our editor, Suzy Boyce, homefocus magazine, Kent House, Romney Place, Maidstone, Kent ME15 6LH

\* homefocus may get back to you and ask a few relevant questions to help direct your enquiry, but we'll only pass your details onto those organisations you want to hear from.

\* Texts cost your standard message rate – no premium charge!

## HERE'S THE KEY

(to help you on your way to getting the keys...)

We've colour-coded our developments sections on pages 12-33 and our homefinder property listings and events on pages 55-58, to make finding a property in your area even easier! The key is as follows:



## Homebuy AGENTS

### LONDON

**FIRST STEPS** to homeownership in London

### SOUTH EAST

Kent, Sussex & Essex – **Moat**

Surrey, Berkshire, Buckinghamshire and Oxfordshire – **Catalyst**  
Hampshire – **Homes in Hants**

### EAST

Bedfordshire, Cambridgeshire, Norfolk and Suffolk – **Orbit**  
Hertfordshire – **Lea Valley Homes**

### SOUTH WEST

Devon, Cornwall, Avon, Dorset, Gloucestershire, Somerset and Wiltshire – **South West Homes**

### MIDLANDS

Derbyshire, Leicestershire, Lincolnshire, Rutland, Northamptonshire and Nottinghamshire – **EM HomeBuy**  
West Midlands, Warwickshire, Hereford & Worcester, Shropshire – **Orbit**

### NORTH

Tees Valley and County Durham – **Time2Buy**  
Tyne & Wear and Northumberland – **Isos Group**  
Cheshire and Merseyside – **HomesHub**  
Greater Manchester, Lancashire and South Yorkshire – **Plumlife**  
Cumbria – **Riverside Home Ownership**  
North Yorkshire, West Yorkshire and Humberside – **my4walls**

# FORTHCOMING EVENTS

FIND OUT ABOUT THE LOW COST HOME OWNERSHIP  
EVENTS NEAR YOU!



## Midlands

**17 September**

10am – 3pm

**HomeBuy Drop-in Event**

The Civic Centre, Darwall Street,  
Walsall

**26 September**

10am – 3pm

**HomeBuy Drop-in Event**

Nuneaton Town Hall, Cotton Road,  
Nuneaton

## East

**22 September**

10am – 2pm

**Herts New Homes Show**

The Mercure Oak Hotel, Hatfield

## South East

**15 September**

10am – 4pm

**Eden@Berryfields Open Day**

Off Berryfields Lane, Bicester Road,  
Aylesbury

**20 September**

**Swale HomeBuy Event**

The Swallows Leisure Centre, Central  
Avenue, Sittingbourne

**4 October**

3pm – 7pm

**South Hampshire HomeBuy  
Show**

The Ageas Bowl, West End,  
Southampton

## London

**15 September**

11am – 4pm

**South London Affordable  
Homes Show**

Kia Oval, Surrey County Cricket  
Club, Kennington, Lambeth

**13 October**

**East London Affordable  
Homes Show**

London Canary Wharf, South  
Quay, Marsh Wall, London

**Fancy moving into the  
Olympic Village in 2013?**

**Come and find out how  
you can move to East  
Village, London's newest  
neighbourhood.**



## Can we help?

Don't forget you can contact homefocus if you've got a question about low cost home ownership or are interested in any of the properties we've featured. Just call us on 01622 772407, text us on 07582 252031 or e-mail us at [info@homefocusmagazine.co.uk](mailto:info@homefocusmagazine.co.uk) and we'll do our best to help!

Until the next issue of homefocus... happy homehunting!

# PROPERTY IN YOUR AREA

Location	Name of Development	No. of Units	Type of Properties	Available From	Provider
<b>EAST</b>					
<i>HomeBuy Agent: LEA VALLEY HOMES <a href="http://www.leavalleyhomes.co.uk">www.leavalleyhomes.co.uk</a></i>					
Barkway	The Meadows	1	3 bed houses	Now	Rowan Homes
Bushy	Aldenhams Square	6	1 & 2 bed flats & 2 bed duplex flats	Now	Origin Housing
Luton	Cheslyn Close, Darley Height	1	2 bed house	Now	Affinity Sutton
St Albans	Brandon Mews	4	3 bed houses	Now	Rowan Homes
Stevenage	Claymores	1	2 bed flat	Now	Affinity Sutton
Stevenage	Vincent's Place	2	2 bed flats	Now	Affinity Sutton
Stevenage	Worham Avenue	1	2 bed flat	Now	Affinity Sutton
Stevenage	Monument Court	1	1 bed flat	Now	Affinity Sutton
Stevenage	Miller Way	1	2 bed flat	Now	Affinity Sutton
Stevenage	Stephenson Mews	1	2 bed flat	Now	Affinity Sutton
Welwyn Garden City	Knella Road	7	3 bed houses	December	Rowan Homes
<i>HomeBuy Agent: ORBIT HOMEBUY <a href="http://www.orbithomebuyagents.co.uk">www.orbithomebuyagents.co.uk</a></i>					
Bedford	St Bede's Independent Living	53	1 & 2 bed flats	March	Orbit Homes
Biggleswade	Kings Reach	18	1 & 2 bed flats & 2 & 3 bed house	April	Aragon
Clifton	Stockbridge Road	4	3 bed houses & 2 bed maisonettes	Now	Aragon
Great Blakenham	Blakenham Fields	25	2 & 3 bed houses	Now	Orbit Homes
Lowestoft	St Margaret's Quarter	9	2 & 3 bed houses	Now	Orbit Homes
Luton	The Oaks	2	3 bed houses	Now	Rowan Homes
<b>LONDON</b>					
<i>HomeBuy Agent: FIRSTSTEPS <a href="http://www.firststepslondon.org">www.firststepslondon.org</a></i>					
Bermondsey	Bermondsey Spa	92	1, 2 and 3 bed flats	Now	Hyde New Homes
Bethnal Green	Bookbinders Court	10	1, 2 & 3 bed flats	Now	Gateway Housing
Brent	St Michaels Road	11	1 & 2 bed flats	Now	Stagnell Fox
Bromley	Affinity Sutton at Bromley Common	24	1 & 2 bed flats	Now	Affinity Sutton
Bromley	Evolution Quarter	10	2 & 3 bed houses	Now	Affinity Sutton
Bromley	Amethyst Court, Farnborough	3	1 & 2 bed flats	Now	Affinity Sutton
Bromley	Hornbeam House, Thesiger Road, Penge	1	2 bed flat	Now	Affinity Sutton
Bromley	Cuckmere Way	1	1 bed flat	Now	Affinity Sutton
Camberwell	Camberwell Station Road	33	1 & 2 flats	March	Wandle
Camden	The Move	27	1 & 2 bed flats	Now	Origin Housing
Canada Water	Ottawa & Vancouver House, Maple Quays	14	1 & 2 bed flats	Now	Affinity Sutton
Carshalton	Carter House	14	2 bed flats	Coming Soon	MHO
Chingford	Aspen	16	1 bed flats	Now	East Thames
Croydon	Propeller	30	1 & 2 bed flats	Now	Hyde New Homes
Croydon	Godstone Road	20	1 & 2 bed flats	Now	Affinity Sutton
Croydon	Epsom Road	1	1 bed flat	Now	Affinity Sutton
Croydon	Reddown Road	17	1 & 2 bed flats	Spring	Affinity Sutton
Croydon	Beckford Road	1	3 bed house	Now	Affinity Sutton
Croydon	Brighton Road	5	2 & 3 bed flats	Now	Wandle
Greenwich	Boyd Way, Kidbrooke Village	40	1 & 2 bed flats, 3 bed houses	Now	Southern Housing
Greenwich	Gardeners Close	1	2 bed flat	Now	Affinity Sutton
Hackney	Reliance Wharf	23	1 & 2 bed flats	Now	MHO
Hackney	Myline Apartments	20	1 & 2 bed flats	Coming Soon	MHO
Hackney	Tramsheds	2	1 bed flats	Now	Stagnell Fox
Hammersmith	Hammersmith Central	1	3 bed flat	Now	Affinity Sutton
Haringey	Hale Village	15	1 bed flats	Now	Newlon Housing Trust
Haringey	Tottenham Town Hall	68	1 & 2 bed flats	2013	Newlon Housing Trust
Harrow	Tagore Court	12	1 bed flats	Now	MHO
Isle of Dogs	Benedict Court	7	2 bed flats	Now	East Thames
Islington	Parkside Caledonian	45	1, 2 & 3 bed flats	Now	Southern Housing
Islington	Queensland Road	31	1 & 2 bed flats	Winter	Newlon Housing Trust
Islington	Queensland Road Phase 2	145	1 & 2 bed flats	2013	Newlon Housing Trust
Islington	In5pire	21	1 & 2 bed flats	Now	Origin Housing
Kennington	Newington South	15	1, 2 & 3 bed flats	Now	Wandle
Kingston	Cansbrooke House	1	1 bed flat	Now	Affinity Sutton
Kingston	Affinity Sutton at The Boatyard	4	1, 2 & 3 bed flats	Now	Affinity Sutton
Kingston	Affinity Sutton at Kingston Heights	18	1, 2 & 3 bed flats	Oct-13	Affinity Sutton
Lambeth	Park View Apartments	28	1, 2 & 3 bed flats	Coming Soon	MHO
Lambeth	Park Grove	28	1, 2 & 3 bed flats	Coming Soon	MHO
Lewisham	Axis 4 (Lewisham High Street)	4	1 bed flats	Now	Southern Housing
New Cross	The Grove	52	1 & 2 bed flats	Now	Hyde New Homes
Southwark	Park Reach	14	2 & 3 bed flats	Now	Wandle

Location	Name of Development	No of Units	Type of Properties	Available From	Provider
<b>LONDON CONTINUED</b>					
<i>HomeBuy Agent: FIRSTSTEPS <a href="http://www.firststepslondon.org">www.firststepslondon.org</a></i>					
Sutton	The Lavenders (shared ownership)	19	1 & 2 bed flats	Now	Affinity Sutton
Sutton	The Lavenders (FirstBuy)	19	1 & 2 bed flats	Now	Affinity Sutton
Tower Hamlets	Harrison House	1	3 bed flat	Now	Stagnell Fox
Waltham Forest	Orianna House	1	1 bed flat	Now	Stagnell Fox
Waltham Forest	Repton House	9	1 bed flats	Now	Stagnell Fox
Walthamstow	Frederic Street	12	2 bed flats	Now	East Thames
Walthamstow	The Drive	13	2 bed flats	Now	East Thames
Walthamstow	Watermark	59	1, 2 & 3 bed flats	Now	East Thames
Westminster	Howick Place	3	1 bed flats	December	Stagnell Fox

**MIDLANDS***HomeBuy Agent: EM HOMEBUY [www.emhomebuy.co.uk](http://www.emhomebuy.co.uk)*

Burton Latimer	Latimer Gardens	10	2 & 3 bed houses	Now	Hello Homes
Hilton	The Mease	1	3 bed house	Now	Hello Homes
Huncote	Quarry View Close	2	2 & 4 bed houses	Now	Hello Homes
Kegworth	Citrus Grove	7	2 bed houses & flats	Now	Hello Homes
Kettering	Blackberry Fields	15	2 & 3 houses	Now	Orbit Homes
Kirkby in Ashfield	Kirkby in Ashfield	3	2 & 3 bed houses	Now	Hello Homes
Leicester	Leicester Square	20	2 bed flats	Now	MHO
Leicestershire	Watermead	5	2 bed flats	Now	MHO
Lincoln	Cherry Bank	1	2 bed flats	Now	MHO
Northampton	Robinson House	5	2 & 3 bed houses	Mid 2013	Orbit Homes
Northampton	Chapel Lane, Blisworth	2	2 & 3 bed houses	March	Orbit Homes
Northampton	Upton Square	150	1 & 2 bed flats, 2, 3 & 4 bed houses	Now	MHO
Northamptonshire	Deenethorpe	2	2 bed houses	Now	Hello Homes
Northamptonshire	Orient House	1	1 bed flat	Now	Hello Homes
Northamptonshire	Paling Close	5	1 & 2 bed flats	Now	Hello Homes
Nottingham	Southreef	4	1 & 2 bed flats	Now	MHO
Sutton in Ashfield	The Oval	1	3 bed houses	Now	Hello Homes
Wellingborough	Nest Lane	2	2 bed houses	Now	Hello Homes
Wellingborough	Ladywell Park	4	3 bed houses	Now	Hello Homes

*HomeBuy Agent - ORBIT HOMEBUY [www.orbithomebuyagents.co.uk](http://www.orbithomebuyagents.co.uk)*

Birmingham	Affinity Sutton at The Crescent	21	2 bed flats	Now	Affinity Sutton
Birmingham	The Moorlands	12	2 & 3 bed houses	Now	Bromford Homes
Coventry	Meriden Gate	8	2 & 3 bed houses	Now	Bromford Homes
Henley-in-Arden	Farrers Cross	6	3 bed houses	Now	Bromford Homes
Nuneaton	Leyland Gardens	1	3 bed house	Now	Orbit Homes
Rugeley	The Pippins	7	2 & 3 bed houses	Now	Bromford Homes
Rugeley	Levet Grange	3	3 bed houses	Now	Bromford Homes
Shipston On Stour	Church View	2	2 bed houses	Now	Orbit Homes
Stratford-upon-Avon	Minstrel Park	3	3 bed houses	Now	Bromford Homes
Telford	Falcons Rest	5	2 & 3 bed houses	Now	Bromford Homes
Telford	The Farthings	16	2, 3 & 4 bed houses	Now	Bromford Homes
Wolverhampton	The Newlands	9	2 & 3 bed bungalows & houses	Now	Bromford Homes
Wolverhampton	Unity	2	3 bed houses	Now	Bromford Homes
Worcester	Diglis Water	1	2 bed flat	Now	Orbit Homes

**SOUTH EAST***HomeBuy Agents - CATALYST HOMEBUY [www.catalysthomebuy.co.uk](http://www.catalysthomebuy.co.uk)*

Bicester	Kingsmere	6	2 & 3 bed houses	Now	Bromford Homes
Epsom	Noble Park	73	1 & 2 bed flats, 2 & 3 bed houses	Now	Rosebery Housing Ass.
Epsom	Fusion	21	1, 2 & 3 bed flats	December	Orbit Homes
Oxfordshire	Woodland Gardens	7	2 & 3 bed houses	Now	Bromford Homes
Reading	Southern at Portman Square	36	1, 2 & 3 bed flats	Now	Southern Housing
Reading	Southern at Priory Point	8	1 & 2 bed flats	Now	Southern Housing
Redhill	Southern at Watercolour	5	2 bed duplex, 1 bed flat	Now	Southern Housing

*HomeBuy Agent - HOMES IN HANTS [www.homeinhants.co.uk](http://www.homeinhants.co.uk)*

Andover	Picket 20	15	2, 3 & 4 bed houses	Now	Spectrum Housing
East Cowes, Isle of Wight	Victoria Walk	7	2 & 3 bed houses	Now	Spectrum Housing
Newport, Isle of Wight	Pan Meadows	22	1, 2 & 3 bed flats & houses	Now	Spectrum Housing

*HomeBuy Agents - MOAT [www.moathomebuyoptions.co.uk](http://www.moathomebuyoptions.co.uk)*

Alton	Kingdons Mews, Vicarage Hill	1	2 bed flat	Now	Affinity Sutton
Ashford	Repton Park	5	1 bed flats	Now	Hyde New Homes
Ashford	Bridgewater, Orchid Court	1	3 bed house	Now	Affinity Sutton
Ashford	Bridgewater, Bluebell Road	1	2 bed house	Now	Affinity Sutton
Ashford	Wellesley View, Park Street	1	2 bed flat	Now	Affinity Sutton
Ashford	Affinity Sutton at Repton Park	2	1 & 2 bed flats	Now	Affinity Sutton
Ashford	Tower Point, Godington Road	1	2 bed flat	Now	Affinity Sutton
Ashford	Broadview Close	6	1 & 2 bed flats	Now	Stagnell Fox
Basingstoke	Engelfield Way	1	1 bed flat	Now	Affinity Sutton
Bexhill on Sea	The Point	1	2 bed flat	Now	Orbit Homes
Bognor	Bersted Park, North Bested	25	1, 2 & 3 bed flats	Now	Southern Housing
Bognor Regis	Harrington House, Nyewood Lane	1	1 bed flat	Now	Affinity Sutton
Borehamwood	Balmoral House, Manor Way	1	1 bed flat	Now	Affinity Sutton
Bracknell	Canterville Place, Mount Lane	2	2 bed flats	Now	Affinity Sutton
Bracknell	Affinity Sutton at The Parks	6	2 & 3 bed houses	Now	Affinity Sutton
Bracknell	Affinity Sutton at Wykery Copse	4	1 & 2 bed flats	Now	Affinity Sutton
Brighton	Viaduct Lofts	30	1 & 2 bed flats	Now	Hyde New Homes
Brighton	Coastal Place, Church Road	2	1 bed flats	Now	Affinity Sutton
Burgess Hill	Affinity Sutton at Folders Meadow	6	2 bed flats	Now	Affinity Sutton
Burgess Hill	The Potteries	14	1, 2 & 3 bed flats	Now	Affinity Sutton
Burgess Hill	Millhaven Court	1	1 bed flat	Now	Affinity Sutton
Chailey	New Heritage Way	1	2 bed flat	Now	Affinity Sutton

Location	Name of Development	No of Units	Type of Properties	Available From	Provider
<b>SOUTH EAST</b> <small>CONTINUED</small>					
<i>HomeBuy Agents - CATALYST HOMEBUY <a href="http://www.catalysthomebuy.co.uk">www.catalysthomebuy.co.uk</a></i>					
Chatham	Maritime Court	9	2 bed flats	Now	Stagnell Fox
Chichester	Affinity Sutton at Graylingwell Park	22	1 & 2 bed flats	Winter 2013	Affinity Sutton
Chichester	Affinity Sutton at Graylingwell Park	10	3 bed houses	Winter 2013	Affinity Sutton
Chichester	Buckingham Drive, Arundel Park	1	1 bed house	Now	Affinity Sutton
Chichester	Affinity Sutton at Reflections	9	1 & 2 bed flats	Now	Affinity Sutton
Crawley	Castlerigg Way, Maidenbower	1	2 bed flat	Now	Affinity Sutton
East Grinstead	Queen's Court, Queen's Road	1	2 bed flat	Now	Affinity Sutton
Gillingham	South Shore	31	1 & 2 bed flats	Now	Hyde New Homes
Gillingham	Hayter House	1	2 bed flat	Now	Affinity Sutton
Gosport	Priddys Hard	2	1 bed flats	Now	Affinity Sutton
Gravesend	Affinity Sutton@Clarendon Royal Hotel	14	1 & 2 bed flats	Now	Affinity Sutton
Gravesend	Mastin Mews	1	2 bed house	Now	Affinity Sutton
Great Ashby	Knott Close	1	2 bed flat	Now	Affinity Sutton
Guildford	Queen Elizabeth Park, Knox Road	1	2 bed house	Now	Affinity Sutton
Handcross	Fraser Walk	1	2 bed house	Now	Affinity Sutton
Haslemere	Fernhurst	2	2 bed house	Now	Affinity Sutton
Hastings	The Sidings, Ore Valley	3	2 bed flats	Now	Orbit Homes
Haywards Heath	Affinity Sutton at St Francis Park	10	1 & 2 bed flats, 2 bed houses	Now	Affinity Sutton
Haywards Heath	Anscome Woods	5	2 & 3 bed houses	Now	Affinity Sutton
Henfield	Southern at Bysshop Meadow	4	2 bed houses	Now	Southern Housing
Hoo	Potters Court	6	2 & 3 bed houses	Now	Stagnell Fox
Horsham	Dorset House	1	2 bed flats	Now	Affinity Sutton
Hove	Coastal Place, Church Road	2	1 bed flats	Now	Affinity Sutton
Hove	Matthew House, Miles Walk	1	1 bed flat	Now	Affinity Sutton
Maidstone	Westborough Mews	1	2 bed flat	Now	Affinity Sutton
Maidstone	Greenfields View	2	1 bed flat, 3 bed house	Now	Affinity Sutton
Maidstone	Queens Square	2	1 bed flat, 4 bed house	Now	Orbit Homes
Maidstone	Sutton Woods	1	1 bed coach house	Now	Orbit Homes
Midhurst	The Oaks, Forest Road	1	2 bed flat	Now	Affinity Sutton
Milton Keynes	Caldecotte Lakeside	1	2 bed duplex	Now	Affinity Sutton
Milton Keynes	Yorkshire Close	3	1 & 2 bed flats	Now	Affinity Sutton
Minster	Heronbrook	1	2 bed flat	Now	Orbit Homes
Newport Pagnell	North Crawley Road	1	2 bed flat	Now	Affinity Sutton
North Bersted	Willows Edge	9	1 & 2 bed flats	Now	Hyde New Homes
Portsmouth	Priory View	4	1 & 2 bed flats	Now	Affinity Sutton
Ramsgate	Weyburn Place	8	2 & 3 bed houses	Now	Orbit Homes
Rochester	Summerson Close	1	3 bed house	Now	Affinity Sutton
Rochester	Summerson Close	1	2 bed coach house	Now	Affinity Sutton
Rudgwick	Foxholes	1	2 bed house	Now	Affinity Sutton
Rye	Valley Park, Udimore Road	3	2 bed flats	Now	Orbit Homes
Seaford	Regency Fields	1	3 bed house	Now	Orbit Homes
Shoreham-by-Sea	Affinity Sutton at Orchard Gate	15	1 & 2 bed flats, 2 bed houses	Now	Affinity Sutton
Shoreham-by-Sea	Affinity Sutton at Portside Mews	5	2 bed houses	Now	Affinity Sutton
Southampton	the compass so14	4	1 bed flats	Now	Affinity Sutton
Strood	Buckland House	1	1 bed flat	Now	Stagnell Fox
Sutton Valence	Haven Close	2	2 bed houses	Now	Stagnell Fox
Tunbridge Wells	Kelsey House	2	1 & 2 bed flats	Now	Orbit Homes
Uckfield	The Mews	6	3 bed houses	Now	Affinity Sutton
Wealden	Roebuck Park	1	3 bed house	Now	Orbit Homes
Whitchurch	Portal Close, Laverstoke	1	2 bed house	Now	Affinity Sutton
Whitstable	Wicketts End	1	2 bed house	Now	Affinity Sutton
Worthing	Dominion Road	1	1 bed flat	Now	Affinity Sutton

<b>SOUTH WEST</b>					
<i>HomeBuy Agents - SOUTH WEST HOMES <a href="http://www.southwesthomes.org.uk">www.southwesthomes.org.uk</a></i>					
Amesbury	Archers Gate	5	2 & 3 bed houses	Now	Spectrum Housing
Blandford	Damory Street	9	2 & 3 bed houses	June	Raglan Housing
Bridgwater	Stockmoor Village	2	3 bed town houses	Now	Raglan Housing
Burbridge	Croft Corner	1	3 bed house	Now	Affinity Sutton
Chard	Great Western Road	14	2 & 3 bed houses	March	Raglan Housing
Christchurch	Bronte Avenue	11	2 & 3 bed houses	June	Raglan Housing
Cirencester	Fortuna at Kingshill Meadow	99	2 bed flats & 2 & 3 bed houses	Now	Bromford Homes
Dorchester	Signal House	20	1 & 2 bed flats	Winter	Magna Housing
Durrington	Avon Fields	7	2 & 3 bed houses	Now	Spectrum Housing
Highbury	Springfield Green	14	2 & 3 bed houses	January	Raglan Housing
Newton Abbot	Queen Street	1	2 bed duplex	Now	Affinity Sutton
Par Four Lane, Lydney	Oakdale	19	2 & 3 bed houses	Now	Bromford Homes
Poundbury	Bridport Road	6	3 bed houses	Now	Raglan Housing
Sherborne	Sherborne House	5	2 & 3 bed houses	October	Raglan Housing
South Petherton	Hayes End	3	2 & 3 bed houses	April	Raglan Housing
Taunton	Selicks Green	2	2 & 3 bed houses	October	Raglan Housing
Wellington	Rylands Nursery	4	2 & 3 bed houses	October	Raglan Housing

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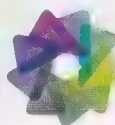
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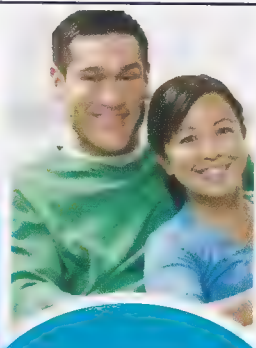
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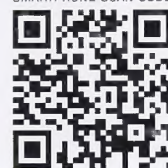
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